

A JOURNEY THROUGH
GLOBAL BANKING, COMPLAINTS, & CHARACTER
THAT WILL GUIDE THE
NEXT GENERATION OF ETHICAL LEADERS.

23 YEARS AS A BANKER

BILLAL HOSSAIN

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by

Billal Hossain

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This is a work of nonfiction based on the author's personal experiences. Names and certain identifying details may have been changed to protect privacy.

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DEDICATION

To my beloved family—

To my wife, MST Sajeda Akter, whose unwavering support turned every
challenge into strength;

To my sons, Nabil Bin Billal and Nafis Bin Billal, whose dreams became my
greatest inspiration;

And to my late father, Md Matiur Rahman, and my mother, Mst Sajeda
Begum,

whose prayers lit my path through every storm.

This book is for you.

You are my purpose, my legacy, my peace.

FOREWORD

There are few professions that demand not only knowledge and dedication, but unwavering integrity, deep empathy, and global responsibility. Banking—particularly in the modern world of compliance and anti-money laundering—has tested my every limit while shaping my soul in the process.

This book is a humble reflection on a 23-year journey that began in the humble corridors of local finance and traveled through the bustling boardrooms of Saudi Arabia and beyond. Along the way, I navigated not only numbers and laws, but people, culture, loss, distance, and faith.

Whether you are a banker, a student, a dreamer, or a father like me, I hope these stories offer lessons in resilience, reminders of humanity, and a reaffirmation that values never go out of style.

Let this be more than a memoir.

Let it be a mirror to anyone striving to serve with purpose—no matter the field.

— Billal Hossain

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Introduction

When I first stepped into a bank more than two decades ago, I had no idea that this world of ledgers, customer service, risk, and trust would shape not only my professional life—but the very person I would become.

These 23 years have been more than just a career—they've been a journey through changing economies, evolving technologies, unforgettable human stories, and deep lessons in leadership, ethics, and resilience.

I have seen savings accounts opened with trembling hands, loans that changed lives, businesses rise and fall, and the silent courage of people who trust us with their dreams.

This book is not just about banking. It's about people. It's about transformation. It's about what happens when you dedicate yourself to a system that must constantly balance trust with risk, numbers with emotions, and policies with people. Whether you are a young professional starting out, a student dreaming of a career in finance, or a general reader curious about the life behind the bank counter, I welcome you to walk with me through these 23 years—year by year, lesson by lesson... Let's begin.

Chapter 1

From Equations to Empowerment

After completing my Higher Secondary Certificate (HSC) in the science group, I had one dream—to become a doctor. Like many others in Bangladesh with a science background, I believed medicine was the ultimate path to respect, stability, and service.

But life had different plans

When that dream didn't materialize, I didn't give up—I shifted my focus. I completed my B.Sc. and M.Sc. in Mathematics, this time imagining a future as a teacher or a researcher. I found beauty in numbers, logic, and patterns, and I was eager to share that knowledge—may be even inspire the next generation of thinkers.

Then something unexpected happened

Around that time, I came across the work of Professor Muhammad Yunus. I was deeply moved by the philosophy behind his microcredit initiative. Dr. Yunus, often called the

father of microfinance, was changing lives—not just through policy or charity, but by believing in the potential of the poorest people to uplift themselves. In 2006, when he received the Nobel Peace Prize, the world took notice of what we in Bangladesh already knew: that a small loan could restore dignity, independence, and hope.

His story lit a spark in me. For the first time, I saw banking not as a cold, number-driven industry, but as a force for real, human change. That realization led me to join Grameen Bank in 1999 as a young officer.

First Days in the Field — and a Struggle for Shelter

After initial training at the head office in Dhaka, I was transferred to a rural branch office in Kumarkhali Thana, Kushtia district, about 270 kilometers away. It was my first real assignment in the field, and it didn't take long for reality to hit hard.

My very first challenge? Accommodation.

The branch was located in a small village, and there was no arrangement for staff housing. On my first night, I had no option but to stay at the branch itself, sleeping in the same room as the office guard. It wasn't ideal, but it was all I had. The next day, during lunch hours, I noticed that all my colleagues went to their rented flats nearby for meals and rest. I had nowhere to go. With no better option, I sat beside

a pond near the branch, silently observing the village life and wondering how I'd manage.

Just then, something unexpected happened. A young girl named Jucy, the daughter of the house where our branch office was located, returned from school with a few friends. They saw me sitting near the pond, looking tired and lonely. After learning about my situation, Jucy kindly spoke to her parents on my behalf.

Later that evening, her parents invited me inside. They said they had one empty room—previously used by their son, who now lived in the USA. They offered it to me under one condition: "You must treat this home like your own, and respect our rules, like a son would." I was deeply touched by their kindness and readily accepted.

Just like that, my accommodation problem was solved—not by policy or procedure, but by the warmth of human kindness.

From Numbers to Neighbors

My training period was filled with energy and enthusiasm. I quickly learned, though, that this was no desk job. It was a people's job. I began interacting daily with villagers—especially women—who had never stepped inside a traditional bank, let alone signed a loan agreement.

I saw how a small loan of just a few thousand taka could

change lives: buy a cow, start a roadside tea stall, or launch a small handloom business. These weren't just transactions—they were transformations.

I wasn't just managing accounts or issuing loans. I was listening, learning, and witnessing the silent strength of the rural poor.

A Return to the City—and Recognition

After two intense months in the rural heartland of Kumarkhali, I returned to Dhaka with a heart full of stories and a notebook full of data. The capital felt both familiar and foreign—its bustling traffic, towering buildings, and hurried pace stood in stark contrast to the slow rhythm of village life. I had gone to the field as a trainee but returned with the confidence of someone who had experienced the heartbeat of microfinance in action. At the head office, I submitted my detailed field report—pages filled with handwritten observations, case studies of empowered borrowers, and the social dynamics I had witnessed. Every line of that report carried the weight of my experience—the homes I visited, the farmers I listened to, and the mothers who trusted a young bank officer with their dreams.

The interview that followed was less of a test and more of a

conversation. The panel, composed of senior Grameen Bank officials, carefully reviewed my performance and asked insightful questions about my observations. They were particularly impressed with how deeply I had connected with the rural clients and how empathetically I understood their needs. They saw not just a banker, but someone who believed in the mission. When the panel nodded with quiet approval, I knew I had passed not just the interview, but a personal milestone. That moment marked the beginning of a career fueled not only by numbers and targets—but by purpose and trust.

I passed with flying colors.

That early success set the tone for my entire banking career. I was no longer chasing someone else's definition of success. I had found my own path, where mathematics met compassion, and where banking became a bridge—not just to money, but to dignity, empowerment, and hope.

Chapter 2:A Leap Beyond Borders

By the early 2000s, I had built a solid foundation at Grameen Bank. My work with rural borrowers had taught me more about life and dignity than any textbook ever could. I was growing professionally, and my confidence in handling financial and social dynamics had reached new heights.

But somewhere deep inside, I felt there was more to explore—another dimension of the banking world, beyond borders, beyond rural Bangladesh. I didn't know where life would take me, but I was open to possibilities.

That opportunity came unexpectedly.

One day, I came across an international recruitment notice: Al Rajhi Banking & Investment Corporation, a prestigious Islamic bank based in the Kingdom of Saudi Arabia, was seeking to hire experienced professionals from around the world. This was not a minor opportunity—candidates from 12 different countries were being considered. The role required not just technical banking knowledge but also cultural sensitivity, professional discipline, and adaptability.

At first, I was unsure. I was doing well in my current position. The people, the work, the mission—it all mattered deeply to me. But the idea of experiencing global banking, working in a system driven by Islamic finance, and challenging myself outside my comfort zone began to grow in my heart like a quiet storm.

So I applied.

The Selection Process

The recruitment process was demanding and meticulous. It began with a written test, where candidates were evaluated on banking regulations, customer service ethics, Islamic banking principles, and general mathematics. Thanks to my academic background in Mathematics and the field experience at Grameen Bank, I performed well.

Next came the oral interview (viva). I was questioned on various scenarios—some hypothetical, some real—from customer disputes to Shariah-compliant financing practices. They wanted to test not only what I knew but also how I thought, how I responded under pressure, and how well I communicated.

Weeks later, the result arrived.

I was selected.

Among candidates from over a dozen countries, I was offered a position at Al Rajhi Bank. I was proud—but more than that, I was humbled. It was a big recognition of my skills, experience, and character.

The Goodbye That Mattered

Writing the resignation letter was one of the hardest things I had done until then. I still remember typing each word, thinking of the people I had worked with, the villagers I had served, and the mission I had once believed in so deeply. When I submitted the letter, the management responded with grace and respect. They accepted my resignation and wished me the best for my future endeavors. That farewell was more than formal—it was emotional. My colleagues, seniors, and even some field staff called or wrote to me with warm messages of encouragement. It was a moment of bittersweet pride.

The Passport, The Visa, The Paperwork

Now came the logistical journey. At that time, getting a passport in Bangladesh was no small task. I had to gather documents, stand in long queues, deal with bureaucratic delays, and even make a few extra trips to the capital for verification. Finally, my passport was issued.

Then came the visa process, which was handled with the support of Al Rajhi Bank's international recruitment division. I received the official offer letter, followed by a medical test at a government-authorized clinic. Al Rajhi coordinated with the Saudi embassy, and within weeks, I had my employment visa stamped on the fresh pages of my passport.

It felt surreal—to see that small rectangular visa label. It wasn't just a sticker. It was a ticket to a new world.

Leaving Home, Family, and Roots

With paperwork done, the emotional part began. Leaving my family, my friends, and my homeland was the hardest part of the journey. My mother's eyes welled up as she packed snacks and medicines into my suitcase. My father—usually stoic—held my hand a little longer than usual when

he blessed me before I left.

Friends came to visit, sharing laughter, stories, and heartfelt farewells. Some brought small gifts; others brought their memories. My younger cousins looked up at me with a mix of pride and sadness.

I was going to the Middle East—to a land of sand, skyscrapers, and spiritual history. But I was also leaving behind the green fields, the monsoon rains, the quiet evenings of my village, and the familiar warmth of home. The night before I flew out, I couldn't sleep. My packed bags stood by the door, my passport and ticket on the table. I stood outside my home and looked up at the stars—wondering how my life was about to change.

A New Chapter Begins

The flight from Dhaka to Riyadh was long, and my heart was heavy. But when the plane touched down and I stepped out into the warm Saudi air, I felt a new sense of purpose. I had come from the soil of Bangladesh—with the dreams of a rural banker, the mind of a mathematician, and the heart of a servant leader. Now, I stood in the financial hub of the

Arab world, ready to learn, work, and contribute at a global level.

I didn't know exactly what lay ahead. But I knew one thing: this was not an end, it was a new beginning—not just for my banking career, but for my entire outlook on life.

Chapter 3: New Land, New Lessons My Early Days in Saudi Arabia

When I first stepped off the plane in Riyadh, the air felt different—warmer, drier, and heavier than anything I had known in Bangladesh. The sprawling modern airport, with its polished floors, Arabic signage, and rows of men in white thobes and women in black abayas, gave me my first glimpse into a world that was about to challenge everything I knew.

As I walked through immigration, passport stamped and luggage in hand, a thousand thoughts raced through my mind. I was proud to represent my country in one of the most reputed Islamic banks in the world—Al Rajhi Bank. But behind that pride was a quiet anxiety: How would I adjust? Would I understand the culture? Could I perform as expected?

This was my first time away from home for an extended period. I wasn't just traveling—I was migrating into a new phase of life.

First Impressions and Cultural Shocks

Riyadh was grand, vast, and precise. The streets were wide and well-maintained, bordered by palm trees and glass buildings that gleamed under the desert sun. Unlike the

bustling, noisy energy of Dhaka, Riyadh moved at a different rhythm—disciplined, deliberate, and distinctly quiet in public spaces.

But adjusting was not easy.

The language barrier was immediate. Most locals spoke Arabic, and although the bank environment operated with a mix of Arabic and English, navigating daily life—grocery shopping, public transport, or even asking directions—became a challenge at first. I had to quickly learn key Arabic phrases and develop the humility to ask for help when needed.

Food was another surprise. Gone were the familiar tastes of rice and fish. Instead, I encountered kabsa, hummus, dates, and strong Arabic coffee. I missed the comfort of home-cooked meals, especially during the first few weeks.

The weather, too, was intense. The sun was relentless, and the dry air left my skin and throat constantly thirsty. I had to adjust my clothing, daily routines, and even how much water I drank.

Most significantly, the religious atmosphere shaped every part of life. The call to prayer echoed five times a day, and all businesses—including the bank—paused during prayer

times. I found this aspect of Saudi life both humbling and grounding. It gave a spiritual rhythm to daily activities that slowly became familiar and even comforting.

At Work: Entering a New Banking Culture

Al Rajhi Bank was unlike anything I had experienced at Grameen Bank.

At Grameen, I had worked in muddy villages, walking barefoot into homes, meeting borrowers face-to-face, and helping women understand their micro-loans over tea and smiles. It was grassroots, warm, personal.

In Riyadh, banking was high-tech, corporate, and structured. The infrastructure was impressive: air-conditioned branches, centralized systems, secure databases, and digital processes. Customer service was handled through automated tokens, glass counters, and structured paperwork—very different from the informal but emotionally rich interactions I was used to in Bangladesh. The difference in customer behavior was striking as well. Saudi clients were assertive, direct, and time-conscious. I had to learn to match their expectations—answering

quickly, resolving issues efficiently, and never showing hesitation.

Language in the workplace posed an early challenge. While internal communication was mostly in English, customers preferred Arabic, and most colleagues were fluent. I began taking evening Arabic classes and practiced with coworkers. Slowly, I built a vocabulary, and with it, confidence.

Team dynamics were also unique. Unlike the collaborative, flexible style of Grameen, the Saudi corporate culture emphasized hierarchy and discipline. Everyone knew their role, dress code was strictly followed, and punctuality was non-negotiable. At first, this rigidity felt overwhelming, but over time I came to respect the order it created.

My role at Al Rajhi focused on frontline operations and customer service. I handled savings and current account transactions, helped customers with remittances, and processed Islamic finance inquiries. Every task came with precision and professionalism. This wasn't just a job—it was a professional school in global banking.

Cultural Adaptation and Inner Growth

Living in Saudi Arabia as a Bangladeshi expatriate required both adaptability and inner strength.

There were moments of deep homesickness—during Eid celebrations without my family, during Bangladeshi national days I observed alone, or simply on quiet evenings when I missed the laughter of my younger brother or the smell of my mother's cooking. Phone calls home became my lifeline. Every weekend, I would find a quiet corner and speak with my parents, my siblings, and friends back in Dhaka and Brahmanbaria.

Balancing my identity became important. I was proud of my Bangladeshi roots, and I found strength in it. But I also had to respect the conservative Saudi culture—especially in public behavior, gender boundaries, and religious observance. I wore formal thobes when necessary, observed prayer times diligently, and always kept in mind the local customs. This cultural respect helped me earn trust and friendship.

Ramadan in Saudi Arabia was a unique experience. Work hours shortened, the city came alive after sunset, and the air was filled with a spiritual energy I had never felt before. I fasted alongside colleagues, joined them for iftar, and shared in the spirit of unity and gratitude.

Slowly but surely, I began to find my rhythm. I wasn't just adapting—I was evolving. My understanding of global finance deepened. My communication skills became sharper. My mindset became more professional, disciplined, and globally aware.

A Global Banker Emerges

By the end of my first year in Saudi Arabia, I was no longer the nervous young man who had stared at the stars in Bangladesh before flying out.

I had become something more—a global banker, shaped by two worlds: one of empathy, mud paths, and social empowerment; the other of structure, technology, and international finance.

This chapter of my life didn't just change my career—it changed who I was.

And the lessons I learned in those early days—about humility, discipline, and resilience—would stay with me, guiding me through the next two decades of banking excellence.

Chapter 4: Rising Through Ranks in a Foreign Land

After the initial orientation at Al Rajhi Bank's Head Office in Riyadh, I was officially assigned to the Riyadh Regional Office for further placement. The city was still new to me, and my heart was beating fast as I stepped into that grand regional headquarters. I knew this was just the beginning, and I had to prove myself—not just as a banker, but as a foreigner in a high-standard professional world.

Soon after, the Regional Office issued my posting order: I was to join a local branch as a Foreign Service Officer in the Remittance Department. It sounded simple—but what followed would test my patience, confidence, and determination in a way I hadn't expected.

Rejection at First Sight

When I arrived at my assigned branch, I introduced myself with all the professionalism I had. But the Branch Manager's reaction was not welcoming.

He looked at me, confused and skeptical. I could sense that he wasn't pleased. After a few minutes, he picked up the phone and called the Regional Manager.

In a dismissive tone, he said, *"Why did you send me a new officer who doesn't even speak Arabic? How will he communicate with customers?"*

I stood there, silent but not broken. I knew the language barrier was real—but I also knew my abilities, and I was ready to learn.

What happened next changed everything.

A Manager's Warning, A Turning Point

On the other side of the call, the Regional Manager stood firm.

He responded sternly, *"It's not a matter whether he knows Arabic or not. It is your responsibility to ensure that he learns. If you can't manage that, then perhaps we should consider transferring you to another branch instead."*

The warning was clear. The message hit home.

Suddenly, the Branch Manager's tone changed. He hung up the phone, turned to me with a nervous smile, and said, ***"Welcome to the team."***

From that moment, everything began to shift.

Learning the Language, Earning the Trust

The initial days were not easy.

Arabic felt like a mountain I had to climb. Simple customer queries sounded like complex codes. But I didn't give up. I listened carefully, wrote down phrases, practiced pronunciation every night—and most importantly, I observed.

I will never forget one of my Saudi colleagues, **Mr. Abdullah Al-Ghamdi** (May God blees him) an account officer at the branch. He took it upon himself to help me learn Arabic. Patiently, he translated common words, taught me how to pronounce banking terms, and even explained the cultural meanings behind certain expressions.

Within weeks, I could greet customers, understand their requests, and even process remittances without hesitation. Language became a bridge, not a barrier.

As days turned into months, that same Branch Manager who once doubted me started praising my work in team meetings. He began calling me by my name with pride and often entrusted me with key responsibilities.

Eventually, he became not just my boss, but one of my closest friends in Saudi Arabia.

Rising Through Performance and Passion

Once I overcame the language hurdle, I focused entirely on performance.

Working in the Remittance Department was intense. Every day, I handled hundreds of transactions—sending money from Saudi Arabia to countries like India, Pakistan, the Philippines, Nepal, and of course, Bangladesh.

Accuracy was non-negotiable. Customer satisfaction was everything.

I made sure that no transaction went wrong under my supervision. My queue was always moving, and my records were spotless. I built trust with customers, who would often come and specifically request, *“Where is the Bangladeshi officer? I want him to do my transaction.”*

Soon, the Regional Office began to notice. My monthly performance was consistently high, customer feedback was excellent, and branch audits were flawless. I received formal appreciation letters—and slowly, my career graph started moving upward.

Growing into a Global Professional

More than anything else, those early days taught me resilience and humility.

I learned how to work in a different culture, in a different language, and under a completely new set of rules. I discovered how to earn respect instead of demanding it, and how to lead with service, not entitlement.

I became an example—not just for other expatriate bankers—but even for new Saudi recruits who were amazed at how a foreigner could thrive and lead in such an environment.

From rejection to recognition, I had proved myself. Not through arguments, but through action. Not through excuses, but through effort.

And I knew—**this was just the beginning.**

Chapter 5: From Struggles to Strength

My arrival at the branch office in Riyadh was full of anticipation—but within days, the shine of a new opportunity was overshadowed by a pressing challenge: accommodation.

For the first four days, I stayed at a hotel. It was clean, but painfully expensive. Every night, I did the math in my head—calculating how much of my salary I would lose if I stayed there for long. The stress kept growing. It was Ramadan, a holy time, but instead of spiritual peace, I was buried in anxiety. I worked during the day at the remittance department and searched for a place to stay in the evening, with no luck.

Then, on the fifth day, something miraculous happened—something I still consider one of the biggest blessings of my early career abroad.

A man walked into the branch to send money to Bangladesh. While processing his transaction, I noticed the beneficiary's name and address. It caught my eye—he was from my home district! Curious, I asked him a few questions. When he shared his village name, my heart skipped a beat.

He was Nasir, a junior from my school days! Back then, he

was just a teenager—and time had changed his face—but something about his voice and name clicked in my memory. We both stood up. Smiling and emotional, we hugged tightly in the middle of the bank. It felt like family in a foreign land. That night, after finishing work, Nasir took me to his flat—and just like that, my accommodation crisis was solved.

Climbing the Ladder: Trust, Talent, and Tenacity

With that personal burden lifted, I refocused entirely on my work. Al Rajhi Bank had already tested me. The branch manager had initially rejected me, arguing that I didn't speak Arabic. But the Regional Manager firmly supported me, saying, "If your staff won't teach him Arabic, then perhaps someone else will lead this branch instead."

That warning changed everything. The manager welcomed me, albeit reluctantly at first. But over time, our relationship transformed. He became one of my greatest supporters, and eventually, a true friend and mentor.

One of the Saudi accounts officers, whose name I will

always remember with gratitude, took it upon himself to teach me Arabic during breaks and after hours. Slowly but surely, I picked up the basics—enough to communicate, to serve customers, and to earn respect.

Within months, my dedication began to pay off. I was praised for my handling of remittance operations. My ability to bridge communication gaps with Bangladeshi clients became a strength, not a weakness. I wasn't just an officer—I was becoming a trusted bridge between the bank and the expatriate community.

Promotions and Leadership

My first promotion at Al Rajhi Bank came as a quiet but powerful moment of validation. After months of hard work, dedication, and adapting to a new culture and language, I was promoted to the position of Senior Officer. With it came not just a new title, but a clear sign that my efforts had been recognized. I was entrusted with greater responsibilities, including oversight of a small but dynamic team handling remittance operations for a growing customer base of expatriate workers.

This new role brought challenges, of course—team coordination, training newer staff, handling customer escalations, and ensuring that every transaction met the

bank's strict regulatory standards. But with each challenge came growth. I began developing a reputation for reliability, precision, and cultural sensitivity.

As time passed, my journey became a steady ascent through the organizational ranks. I didn't just perform my duties—I started shaping them. I was invited to contribute ideas to optimize remittance workflows, particularly for South Asian clients who often struggled with documentation or language barriers. My suggestions helped simplify some of the day-to-day procedures and increase customer satisfaction in key branches serving expatriates.

Recognizing my ability to connect with both customers and coworkers, the bank gave me the opportunity to take on team leadership roles. I mentored junior officers—especially new recruits from Bangladesh—sharing with them not just the work process, but my own story of transition and adaptation. I understood their fears, their homesickness, their hesitation to speak Arabic—and I helped them find confidence, just as I once did.

Eventually, I was involved in drafting and testing new remittance policies aimed at improving service for high-

volume migrant communities. My feedback was often sought in regional staff meetings, not just because of my growing experience, but because I had become someone who could see the larger picture—someone who understood both worlds: the structured, fast-paced environment of a world-class Islamic bank and the emotional, human needs of the expatriate workers it served.

These opportunities expanded my influence beyond just my branch. I was asked to represent the remittance department in inter-branch coordination sessions, and even traveled between key branches to train new teams and ensure consistency of service across the region.

From being a foreigner with no Arabic skills to becoming a trusted leader within the bank—it was a journey of perseverance, humility, and constant learning. And while the promotions felt good, what felt even better was the respect I earned from my colleagues—Saudis, Bangladeshis, Pakistanis, Indians, and Filipinos alike. I was no longer just a staff member. I had become part of the institution's evolving identity.

The Expat Life: Between Two Worlds

Outside the structured hours and formal tone of the bank, life unfolded on a different wavelength—one of quiet resilience, emotional compromise, and inner growth. Living as an expatriate in Saudi Arabia meant constantly walking a fine line between two worlds. I was deeply rooted in the values, sounds, and memories of Bangladesh, yet learning to find comfort in the unfamiliar contours of a foreign land. My strongest connection to home came through long-distance phone calls, powered by international call cards with scratch-off codes. These moments were lifelines. Each call brought back the familiar voices of my parents, siblings, and friends, carrying the warmth of home across thousands of kilometers. I could almost smell the paddy fields after the rain, hear the buzzing of afternoon life in the village, or feel the gentle clinking of dishes as my mother prepared a warm meal. Every conversation reminded me of what I had left behind—and why I had left in the first place. But I didn't allow homesickness to consume me. Slowly and steadily, I built a new rhythm in Saudi Arabia.

I adapted to the Ramadan working hours, which meant early mornings and late evenings. I followed the daily prayer schedule, sometimes offering prayers silently in the small masjid within the branch, or joining others for

congregational prayers at nearby mosques. Respecting the conservative culture became second nature—observing proper dress, maintaining formal behavior in public, and understanding the deep religious undertone that guided social life.

I learned that survival was not enough—thriving required adaptation, humility, and patience.

Despite the loneliness, I was not alone. Every Friday, the holy day of rest, became a spiritual and social anchor. I would join fellow Bangladeshi expatriates at the local mosque, and afterward, we often gathered for community dinners, sharing home-cooked food, laughter, and stories from our respective cities and villages. We bonded over memories of Dhaka traffic, Sylhet's tea gardens, or Chittagong's hill tracts. Some brought harmoniums and sang Baul songs after dinner. For a few hours, we weren't foreign workers—we were brothers, holding on to a shared identity far from home.

In these shared moments, I began to build a second family—a circle of trust, comfort, and companionship that gave me strength. Whether helping each other with

translation, navigating bureaucracy, or just sharing a meal after a long shift—this community became my emotional refuge.

Over time, I began to appreciate the discipline and structure of Saudi life. I became more organized, more focused, and more spiritually connected. The solitude taught me to listen to my inner voice. The cultural differences made me more tolerant. The distance from home taught me to value it even more.

I lived between two worlds—not fully in one, yet never abandoning the other. And in that in-between space, I discovered a part of myself I had never known: resilient, resourceful, and quietly proud.

Reflection

This chapter of my life taught me a timeless truth: it is our struggles—not our successes—that shape the core of who we become. It wasn't the official appointment letter or the title on my ID card that transformed me—it was the silent battles, the sleepless nights in an unfamiliar hotel, the uncertainty of not knowing where I would live tomorrow.

It was in the humbling experience of navigating a foreign culture, in breaking through a language barrier with sheer determination, and in the unexpected joy of reconnecting with a childhood schoolmate—now a taxi driver in Riyadh—that I truly began to understand the essence of resilience.

Saudi Arabia, which once felt intimidating and distant, gradually became more than just a location—it became a second home. I didn't just earn a salary; I earned a place in a new society, respect in a foreign workplace, and an inner faith that I could thrive anywhere life placed me.

I came to see that home is not just where you are born—home can be where you grow, where you face adversity with courage, and where you redefine your limits. With the right mindset and an open heart, even the most foreign of places can become familiar.

And through it all, I realized: belonging isn't given. It's earned.

Chapter 6: Coming Home: Return After Years Abroad

By policy, foreign service officers at Al Rajhi Bank were entitled to one month of vacation each year. But in my case, that break never came—not in the first year, not in the second. I chose to stay, driven by ambition and the desire to make my mark in a competitive international banking environment. I believed that sacrificing short-term comfort would open the door to long-term success. Those three years were marked by relentless work, cultural adaptation, and personal transformation. I made it a point to exceed my monthly targets in remittance volumes, customer service satisfaction, and departmental compliance metrics. Even during the busiest seasons like Ramadan and Hajj, I remained focused and consistent. My performance was

carefully documented in quarterly reviews, which eventually caught the attention of the regional office.

When the opportunity for promotion arose, I was nominated by my branch manager for the post of Principal Officer. It was a significant step—one that required not only strong performance but also the ability to handle pressure and lead cross-functional teams. The interview panel included senior managers from the Riyadh regional office, HR executives, and a representative from the Head Office. The questions were comprehensive, ranging from technical banking procedures and fraud detection protocols to leadership scenarios and how I would train junior expatriate officers. I spoke with confidence, grounded in my lived experiences and the real challenges I had already overcome. My record spoke for itself—every target met, every review passed, and every problem solved. A few weeks later, I received the official letter: I had been promoted to Principal Officer.

With that hard-earned title in hand, I finally applied for my first vacation. I booked a flight to Bangladesh. As the aircraft approached Hazrat Shahjalal International Airport, a wave of emotions overtook me. I wasn't just coming home—I was returning transformed. The last time I walked

these streets, I was a hopeful banker chasing opportunity abroad. Now I returned with proof of that success, with professional recognition from one of the largest Islamic banks in the world. When I stepped off the plane, I was welcomed not just by family, but by the pride in their eyes and the sense that my sacrifices had meant something. My mother's hands on my face, my father's quiet nod of approval, and the embrace of my younger brothers—all of it filled the space that years of distance had created.

Homecoming with Honor: A Journey Back to My Roots

Returning to my village was like entering a different chapter of my life. The roads were dusty as ever, but the greetings were warmer, and the respect I received felt different. Neighbors who once saw me off with modest dreams now welcomed me as someone who had achieved something. Friends gathered to hear my stories. My siblings introduced me with pride. And deep inside, I felt fulfilled—not just by the promotion or professional success, but by the realization that I had crossed oceans, overcome barriers, and built something lasting for both myself and my family.

I made the most of every single day during that long-awaited vacation. After years of being immersed in Saudi culture and life, being back on the soil of Bangladesh felt like a spiritual reset. I visited every corner of my village that held a memory—my childhood school, the narrow paths between rice paddies, the local tea stalls where stories were shared over cups of steaming cha. I greeted elders with deep respect, visited my old teachers, and spent unhurried hours listening to their words and blessings. Many were surprised by my transformation, not just in appearance, but in my maturity, confidence, and calm presence.

My visit quickly turned into something more than just a family reunion. I found myself becoming a source of inspiration for the youth in my community. Several young men approached me, asking about life abroad—what it takes to succeed, how to manage loneliness, and how to maintain honesty in foreign environments. I shared my experiences with them not as a preacher, but as a brother who had walked a difficult path. I encouraged them to study hard, learn English and computer skills, and most importantly, build strong moral character. A few even expressed interest in banking careers. To support their dreams, I offered to help with resume writing and job

applications once I returned to Saudi Arabia.

One of the most memorable days was when I organized an informal gathering at the local mosque courtyard. With the help of some friends and cousins, we arranged a modest lunch and invited around 50 villagers, including daily wage workers and elderly residents. I spoke briefly after Jummaḥ prayer—not to boast, but to express gratitude to the community that raised me. I acknowledged their silent contributions to my growth and vowed to remain connected. The event ended with du’a and emotional handshakes, and a few whispered hopes for their children to follow in similar footsteps.

Family time was priceless. I took my parents to nearby cities for checkups and shopping. I spent countless hours with my brothers, catching up on their lives, dreams, and challenges. I brought gifts—not lavish, but thoughtful. My mother cried silently as she held a new saree I had chosen for her, saying, “You haven’t changed—just grown.” In the evenings, my father and I would sit silently in the courtyard, looking at the stars, exchanging few words but sharing a quiet understanding.

Despite the joy, I couldn't ignore the contrast between my life abroad and the lives of those around me. Poverty, limited opportunities, and a fragile education system weighed heavily on my heart. It made me think deeply about how I could contribute more meaningfully in the future—not just by sending money, but by creating sustainable change. I began dreaming of starting a local training center for youths—a place to learn English, computer skills, and vocational trade programs. The seed of that idea was planted during this trip, and it stayed with me long after I returned to Saudi Arabia.

As my one-month vacation came to an end, the farewell was bittersweet. My mother packed homemade snacks for me. My brothers accompanied me to the airport. My neighbors came to say goodbye. As the plane took off, I looked out the window—down at the fields, the rivers, the life I had once known so intimately—and whispered a promise to return again, not just for a visit, but someday, perhaps, to give back in bigger ways.

This homecoming had not just been a break from work—it was a spiritual reawakening. It reminded me of my purpose, renewed my emotional strength, and reconnected me with

the roots that anchored me in every phase of my journey.

A Proposal Written by Destiny: Love in the Midst of Vacation

Returning home after three long years away, I had expected to find rest, reunion, and perhaps a few quiet days to breathe in the air of my childhood. What I didn't expect was to meet the woman I had been unknowingly searching for all along. It happened during a relative's wedding ceremony. I was there as a guest, enjoying the festivities, when my eyes fell upon her—a graceful young woman with a gentle smile and the kind of presence that made time slow down. There was something about her that felt familiar to my soul, as if I had seen her in dreams or wished for her in silent prayers. She carried herself with quiet dignity, and I knew in that moment that I wanted her to be my life partner.

Eager but cautious, I tried to find an opportunity to speak with her. It wasn't easy. But with the help of the groom, I finally managed a brief conversation. She was intelligent, kind, and focused on her studies—an MBA student preparing for her final exam just 15 days away. The brief exchange told me everything I needed to know: she was the one.

The very next day, I shared my feelings with my parents. They trusted my judgment and agreed to send a proposal to her family. To my delight, her family accepted. Things moved quickly—perhaps faster than I ever imagined. Within a week, we were married. My vacation still had 21 days left, and in that short window, my life changed completely.

I had come home with a new professional title and the pride of achievement—but I was returning to Saudi Arabia not just as a banker, but as a husband. Love had found me, quietly and unexpectedly, and completed a chapter I hadn't even realized was missing.

Chapter 7: Two Hearts, Two Worlds: A New Beginning as a Husband Abroad

The final weeks of my vacation passed like a dream. In those 21 days, I stepped into a new role—not as a banker or an expatriate, but as a husband. Our marriage was arranged quickly, yet it felt destined. My wife, with her calm intelligence and caring heart, brought a sense of completeness I had never known. Together, we shared moments of joy, long conversations about dreams and responsibilities, and silent promises for the future.

But soon, it was time to leave again. My suitcase was heavier—not because of material things, but because of the

emotional weight of parting from my newlywed wife. On the morning of my departure, her tearful smile haunted me as I boarded the plane. Love had barely begun, yet duty was already calling me back across the ocean. That flight back to Saudi Arabia was the most emotional journey of my life. I was no longer just leaving my parents or my homeland—I was now leaving behind my partner, the person who had become the center of my world in just a few short weeks.

A Dual Life Begins

Back in Riyadh, the world of banking resumed with full force. My responsibilities as Principal Officer had grown even more intense. I now supervised multiple teams, reviewed remittance strategies, led monthly performance reviews, and acted as a cultural bridge between the South Asian workforce and Saudi management. The promotion meant higher expectations and greater pressure—but my heart was still with the young bride I had left behind.

My daily routine continued, but with a new emotional rhythm. Every night, after office hours and evening prayers, I rushed to make a call to Bangladesh. Those few minutes of conversation became our lifeline. We talked about everything—from her exam results to what she cooked that

day, from my office meetings to our future plans. Our love grew through distance, built on trust, patience, and shared hope.

Despite the loneliness, I remained committed to my work. I believed that every successful report, every fulfilled target, and every recognition I earned was part of building the foundation for our shared future. I often reminded myself: this separation was temporary, but the rewards could last a lifetime.

Letters, Gifts, and Dreams

In those days, communication wasn't as instant as it is today. We relied on international phone cards and handwritten letters. I still remember the joy of receiving her letters—the careful handwriting, the small updates, the affectionate prayers. I too sent gifts whenever I could—perfumes, gold jewelry, clothes, and souvenirs from Riyadh's souks. Each item carried a message: I am thinking of you. I am working for us.

Her support from afar gave me strength in my long days and quiet nights. I also found comfort in the company of fellow expatriates, many of whom shared similar stories of love and longing. We often gathered on Fridays after Jumu'ah

prayers to cook, talk, and share letters from home. Our brotherhood grew stronger through shared sacrifice.

A New Vision for the Future

With marriage came new motivation. I wasn't working just for my personal success anymore—I was working for a family, for a future that now included someone else's dreams. I started saving more, spending carefully, and planning long-term. I explored opportunities for investment back home, in case one day we wanted to settle permanently in Bangladesh.

Meanwhile, my role at Al Rajhi Bank continued to evolve. I was given special assignments to design remittance outreach strategies for the South Asian community. My ability to speak both Bangla and English, along with my growing proficiency in Arabic, made me a vital asset. I led internal workshops for junior staff and was invited to cross-departmental task forces. My performance was regularly recognized by both expatriate and Saudi leadership.

But no recognition, no promotion could compare to the joy of hearing my wife's voice or receiving news of her achievements back home. We were two hearts in two worlds—but we were connected deeply, building

something beautiful, one day at a time.

Chapter 8: Together Again - A New Life Begins

After years of solitary struggle and quiet victories, my life was about to shift again—this time, not through a professional milestone, but a deeply personal one. Returning to Saudi Arabia after my brief but beautiful wedding vacation was bittersweet. I was filled with new

energy, yet something essential was missing: my partner in life. I resumed my duties at the bank with the same discipline, but my evenings had grown longer, and my heart heavier. Every call with my wife ended with the same hopeful question: *"When can I come to you?"*

Determined to bring her to Saudi Arabia, I began the complex process of arranging her visa. From bank HR attestations to Saudi embassy procedures and medical formalities—every step was a maze of paperwork and waiting. But I was undeterred. I had faced much harder challenges. My colleagues offered guidance, and with every document submitted, I imagined the day she would step off the plane and into the life I had built alone for so long.

That day came, like a dream come true. It was a cool desert evening when I waited nervously at King Khalid International Airport in Riyadh, holding a small bouquet and scanning the arrivals gate. When she appeared—dressed in a flowing black abaya, her eyes wide and bright beneath the headscarf—I knew that my journey as an expatriate had just entered a new, more meaningful chapter.

Her presence brought joy, calm, and completeness. My apartment, once a place of quiet meals and solitary routines, was suddenly filled with warmth, color, and laughter. She brought little things with her: a jar of pickles from home, framed wedding pictures, and most importantly, the spirit of companionship.

Professionally, I was entering a high-stakes phase of my banking career. Al Rajhi Bank was initiating a major modernization in its remittance division. The existing systems were being overhauled, and a new centralized platform was being introduced. Given my consistent performance and fluency in operational compliance, I was chosen to lead the pilot rollout in several major branches. It was an enormous responsibility: errors could lead to regulatory scrutiny or customer dissatisfaction. I worked tirelessly, often coming home late, reviewing the new platform, and training staff at different levels—expatriates, Saudis, and even new recruits.

My wife was my strongest support during that time. Though new to Saudi culture, she adapted quickly. She never complained about my long hours. Instead, she kept our

home running smoothly, even starting an online MBA program to continue her academic journey. She brought life into my lonely world—not just through her presence, but through the emotional encouragement that only a life partner can provide.

The system rollout was a resounding success. Within weeks, remittance processing became faster, error rates dropped, and customer satisfaction improved notably. This caught the attention of the regional office. Soon, I was called to Riyadh for an internal appreciation ceremony. There, in the presence of top managers and fellow officers, I was awarded the Leadership Excellence Award—a prestigious internal recognition for driving innovation and execution. As I walked up to receive the plaque, I felt a surge of emotions: pride, humility, and gratitude. I wasn't just receiving an award—I was validating years of hard work, sacrifice, and resilience.

Back home, the celebration was quiet but deeply meaningful. My wife prepared a special dinner—traditional rice and beef curry from our homeland. We sat on our modest carpet, ate with our hands like we used to back home, and talked late into the night about dreams for the future. I realized then that my greatest achievements were not only in bank files or award plaques but in the life we

were building together.

Over the next few months, we created a rhythm. Friday mornings began with mosque prayers and ended with video calls to our families in Bangladesh. We joined a small Bangladeshi community group where my wife met other women who, like her, had left everything behind for love and partnership. On holidays, we visited the outskirts of Riyadh—desert dunes, date farms, and small historical sites that allowed us to feel the land beneath our feet, not just as workers, but as dwellers of a second home.

I had worked hard to build a foundation in Saudi Arabia—but with her beside me, that foundation became a home. The sense of fulfillment I had once sought only in career goals was now enriched by shared laughter, mutual support, and the simple rituals of married life.

Chapter 8 was more than just a personal reunion or a professional highlight—it was the beginning of a balanced life. My journey had gained a companion, and together we were no longer just surviving—we were growing, thriving, and dreaming anew in a foreign land that now felt a little less foreign.

Chapter 9: Growth Beyond Borders - Maturity, Community, and Deeper Responsibility

Life, like the desert winds, began to move with a steady rhythm—calm, but always shifting. With my wife now by my side, the loneliness that had once defined my early days

in Saudi Arabia faded into memory. What took its place was a growing sense of purpose, both at home and at work. I was no longer just a foreign officer chasing targets; I was part of a broader mission, deeply embedded in the banking system of one of the largest Islamic financial institutions in the world.

My promotion to Principal Officer came with greater responsibilities and wider recognition. I was placed in charge of supervising multiple remittance units across the region. My team expanded, and I began mentoring newer officers, especially Bangladeshi and South Asian recruits who were just as uncertain as I had been years ago. I introduced simplified training modules, provided real-world case studies, and worked closely with regional HR to improve onboarding processes for expatriates. I didn't want anyone to feel as lost as I once did.

Beyond operations, I took part in compliance audits, helped resolve customer grievance cases, and even participated in inter-branch knowledge-sharing initiatives. My ability to communicate fluently in both English and Bengali, and my improved proficiency in Arabic, positioned me as a bridge between regional Saudi managers and South Asian staff. I was now seen as not just a reliable employee—but a cultural connector and a voice for foreign officers.

Meanwhile, my personal life deepened. My wife and I settled into a modest but warm apartment near the branch, in a neighborhood with a growing Bangladeshi community. Friday prayers were followed by social gatherings, where we shared homemade meals, celebrated Eid together, and offered mutual support. My wife quickly became a beloved member of the women's community—helping newcomers adjust, organizing Quran study sessions, and even assisting young girls in continuing their education remotely. Her presence didn't just strengthen our home, it expanded our social circle.

We also started saving—diligently. My dream of building a house back in Bangladesh began to take shape. Every riyal we saved carried the weight of a future hope: land, education for our children, financial freedom for our parents. We mapped out our goals on paper and reviewed them monthly—each goal tied not just to money, but to meaning. Our modest life in Saudi Arabia was filled with intention.

Despite all these positives, the challenges never fully disappeared. Visa renewals, long work hours during peak

remittance seasons, and occasional homesickness reminded us that we were still foreigners in a land with rules not always in our favor. But we faced every difficulty as a team—supporting each other with humor, faith, and resilience.

The turning point of this phase came when I was selected to represent the branch in a Riyadh-based leadership symposium, a gathering of senior officers from different regions. I presented on “Cross-Cultural Efficiency in Remittance Operations,” highlighting the benefits of empathetic leadership in multicultural teams. My talk was well-received, and I was later approached by a senior executive who said, *“You speak not only with data, but with the heart. That’s what leadership is.”*

That recognition planted a seed in me. I began to envision something beyond daily operations—perhaps a future in international banking strategy, or in training and development for global staff. The once narrow corridor of remittance banking now seemed like a bridge to many more worlds. I wasn’t just building a career anymore—I was carving out a legacy.

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Looking back, Chapter 9 of my life was a season of maturity. I had entered Saudi Arabia as a young man with dreams; I was now a husband, a leader, and a quiet changemaker within a rigid system. I had grown—not just in rank, but in wisdom. And with my roots grounded firmly in family, community, and purpose, I felt ready for whatever came next.

Chapter 10: By God's Grace - A New Calling in the Heart of the Bank

By the grace of Almighty Allah, the path ahead of me began to open in unexpected and honorable ways. Years of dedication, discipline, and quiet service had not gone unnoticed. Within the corridors of Al Rajhi Bank, especially in the Remittance Department and the International Division, my name had become associated with trust, precision, and performance. I had never asked for recognition—but I had earned it through consistency, humility, and results.

Then came the call that would mark a major turning point in my career.

One afternoon, I was summoned to the Head Office in Riyadh. At first, I thought it might be another compliance review or training meeting. But as I entered the marble lobby of the towering building, I was told to report directly to the International Division of the Remittance Department. There, I was introduced to several senior executives—figures I had only heard about during high-level meetings. They told me they had been monitoring my work for some time. My name came up repeatedly in performance audits,

cross-branch evaluations, and feedback from South Asian clients and staff. More importantly, they had noticed my ability to navigate between cultures, understand both banking protocol and community sensitivities, and my contributions to improving remittance processes across high-volume branches.

I was officially appointed to the International Remittance Division, tasked with liaising with banks across South Asia—including major financial institutions in Bangladesh, India, Pakistan, Nepal, and Sri Lanka. This was more than a promotion; it was a statement of trust. I was now representing Al Rajhi Bank at the inter-bank level, handling sensitive transactions, correspondence, and operational strategies with foreign partners.

My responsibilities grew rapidly. I oversaw remittance flow partnerships, resolved interbank settlement disputes, ensured regulatory compliance, and coordinated with international branches and correspondent banks. Every email I sent, every decision I made, carried the weight of two nations—Saudi Arabia and the countries we served. And I felt it. I carried that responsibility with pride, and with the constant prayer, *“Ya Allah, guide me to serve truthfully.”*

The challenges were immense. Time zones, language barriers, policy variations—every day presented a new test of patience and precision. But I rose to each one with confidence. My years at the branch level had prepared me for this moment. I wasn't just following systems—I now helped shape them.

One of my proudest moments came when I helped streamline the remittance reconciliation process with a major Bangladeshi bank, which had been causing delays and customer dissatisfaction. After weeks of meetings, technical correspondence, and coordination, we finally resolved the issue. As a result, remittances to thousands of Bangladeshi families became faster, smoother, and more secure.

More than once, visiting delegations from South Asia came to our Head Office, and I was asked to welcome them in Bengali, explain the systems in English, and respond to technical concerns in Arabic. I was no longer just an officer. I had become a bridge between nations, between communities, and between systems.

That year, I was also nominated for a Performance

Excellence Award within the International Division. Although I didn't expect it, receiving that certificate in front of the senior executives was a deeply humbling experience. It was not just about what I had achieved—but a recognition of where I had come from. A small-town boy from Brahmanbaria, now standing confidently among the international banking elite in Riyadh.

Through all of it, my heart remained grounded. Every evening, I returned home to my wife with stories—of challenges solved, of new connections made, of the Almighty's countless blessings. Together, we offered shukr (thanks) in our prayers, knowing that this journey was never mine alone.

Chapter 10 was about elevation—both in career and in character. It taught me that when you work with sincerity, integrity, and faith, even the silent efforts are heard by those who matter. And most importantly, by the One above all.

Chapter 11: Giving Back - From Individual Success to Community Impact

With each passing year, my professional achievements at Al Rajhi Bank brought greater recognition, but deep within me stirred a different calling—the urge to give back. I had climbed the ladder, learned the systems, earned the trust of superiors, and stabilized my life in Saudi Arabia. But I had not forgotten the uncertainty of my first days abroad—the loneliness of hotel nights, the language barriers, the confusion with local rules, and the longing for familiarity.

I began to realize that while success is personal, its true value lies in how much of it you share. I started paying close attention to newly recruited Bangladeshi officers who came to the bank each year. Most were young, unfamiliar with Arabic or the inner workings of the Saudi corporate culture. I saw reflections of my younger self in their faces—nervous, eager, full of potential but unsure of how to express it.

That's when I decided to mentor them personally. I volunteered to conduct orientation sessions after office

hours—teaching basic banking Arabic, walking them through remittance protocols, and offering practical survival tips on life in Riyadh. I also helped them open bank accounts, find reasonable accommodation, and connect with Bangladeshi community groups. Some called me “Bhai,” others “Sir,” but all of them knew they could knock on my door without hesitation.

My efforts didn’t stop there. I partnered with community leaders to organize Friday evening gatherings where Bangladeshi workers—be they bankers, drivers, electricians, or shopkeepers—could meet, talk, and support each other. Over home-cooked meals, we shared laughter, stories from home, and advice on navigating life in Saudi Arabia. What began as small informal meetups slowly turned into a network of solidarity—a second family abroad.

During Ramadan, I took the initiative to organize Iftar programs at the mosque and arranged food parcels for lower-income expatriates who couldn’t afford decent meals. For Eid, I helped coordinate community feasts and group prayers, ensuring no one felt alone on those important days.

Professionally too, I used my position to advocate for fair treatment of expatriate staff. I worked quietly to ensure transparency in shift scheduling, timely recognition for deserving employees, and raised concerns when I saw someone being unfairly overburdened. I became, in many ways, a voice for those who were still finding theirs.

This chapter of my life taught me a new dimension of leadership—servant leadership. It wasn't about titles or corner offices anymore. It was about impact. I wasn't just helping individuals—I was building confidence, community, and connection.

Looking back, I consider this phase one of the most fulfilling chapters of my journey. It reminded me that every success story must lead to a chain of upliftment—where one person's progress becomes the stepping stone for another. My dream had come full circle—not just to rise, but to help others rise with me.

Chapter 12: Crossing Borders - A Delegate to India

In every professional journey, there are moments that mark a leap—not just in responsibility, but in identity. One such moment came when I was selected to travel abroad as a delegate of Al Rajhi Bank's International Division, accompanying none other than our division chief, Mr. Ahmed Al-Anzi, a respected figure within the bank known for his strategic vision and deep understanding of global banking partnerships.

The destination was India, one of the most vital corridors for our remittance operations. The trip was to strengthen correspondent banking relationships and streamline cross-border transfer channels with key Indian banks. It was an honor—not just a trip, but a trust bestowed upon me. I wasn't just representing the remittance department—I was representing the South Asian desk, my colleagues, and in a way, all expatriate workers whose hard-earned money flowed through the corridors we were shaping.

My selection wasn't accidental. By then, my name had become familiar in both the Remittance Department and the International Division. Years of dedication, multilingual

skills, and deep insight into South Asian markets had positioned me as someone uniquely capable of bridging both technical operations and human understanding. I understood the intricacies of remittance compliance—but I also understood the emotion behind every transaction, the urgency behind every correction, and the need to ensure zero error in systems that held the trust of millions.

Traveling with Mr. Al-Anzi was a privilege. During the flight and across meetings, I observed his diplomatic finesse, how he navigated discussions with grace, balancing firmness with mutual respect. At every bank we visited in India—from New Delhi to Mumbai—I was introduced not only as a remittance officer, but as a key delegate responsible for regional insights. I engaged in direct talks, presented performance data, explained challenges faced by Bangladeshi expatriates, and suggested improvements in service coordination.

It felt surreal at times—sitting across the table from top banking officials in India, negotiating service-level agreements, discussing technology integrations, and sharing insights about customer feedback. Just a few years ago, I was learning Arabic in a small branch in Riyadh. Now

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I was helping shape international remittance strategy between two of the world's most dynamic economies.

The visit wasn't all boardrooms and formalities. There were cultural dinners hosted by Indian banks, heritage site visits arranged for the delegation, and many moments where I reflected on how far I had come. I sent photos back home, messages to my branch team, and even souvenirs to the junior officers I had mentored.

When we returned to Saudi Arabia, I was invited to present a trip report before the International Division. I outlined the outcomes, proposed follow-up actions, and emphasized the need for better training of correspondent liaison staff. My suggestions were noted, and some were even adopted in the next quarterly plan.

That trip to India was more than a delegation duty. It was a turning point. It showed me that trust leads to opportunity, and opportunity leads to transformation. I had crossed a national border—but also a professional milestone.

Chapter 13: A New Chapter Begins Fatherhood and Foundations

After returning from the official delegation trip to India, I was still immersed in reports, follow-ups, and strategic meetings when life gifted me with something far more precious than any professional milestone. Just a week later, I received the news that would forever change my world—my first child, a baby boy, had been born.

We named him Nabil Bin Billal.

The joy that filled my heart that day is beyond words. It wasn't just the happiness of becoming a father—it was the profound sense of responsibility, of continuity, of legacy. Holding the tiny photograph of my newborn son, sent to Bangladesh, I felt a sense of awe. I was miles away, yet connected by blood, love, and a future that had just begun. I remember performing extra prayers that night, thanking Allah for this priceless blessing.

Becoming a father brought about a quiet shift in my inner world. Everything I had done up to this point—every hour

of overtime, every risk taken, every cultural hurdle crossed—now seemed like part of a greater mission. I wasn't just working for myself anymore. I was working to build a future for my son, and to honor the dreams of my parents who had raised me with hope in their hearts.

Six months later, with Nabil growing strong and healthy, I decided it was time to take a vacation and return to Bangladesh. My parents were yearning to see their first grandchild, and I too couldn't wait to hold my baby in my arms for the first time. It was an emotional trip—not just because of the reunion, but also because this visit was different. I was returning home not just as a banker or a son, but now as a father.

Adding to the significance of the visit was another dream in progress—my building project back in Dhaka was underway. Years of savings, smart investments, and discipline had enabled me to start constructing a house for my family—a structure that would one day become our permanent home. During my vacation, I visited the site every few days, discussing progress with the masons, making design decisions, and imagining where my parents, my wife, and little Nabil would live. It was more than

concrete and bricks—it was my way of giving back, of creating something lasting in the soil that had shaped me. That vacation, filled with baby laughter, parental blessings, and the steady sound of construction, became one of the most meaningful periods of my life. In the midst of everything, I also found time to reconnect with my extended family, visit old friends, and reflect on how far I had come since the young man who once flew nervously to Riyadh with dreams in his suitcase.

The foundations I was laying—both literally in the form of a home, and emotionally as a father—would anchor me for the years to come.

Chapter 14

Returning with Joy: A Family Together in the Desert Kingdom

The vacation in Bangladesh had been a soul-soothing journey. For the first time since becoming a father, I saw my parents' eyes light up with joy as they held their grandson, Nabil Bin Billal, in their arms. That moment—so full of emotion, legacy, and love—became one of the most unforgettable memories of my life. My mother wept silently as she cradled Nabil, whispering prayers for his future. My father, always a man of few words, stood proudly, gently stroking the baby's head. Neighbors and relatives came to see the newest member of our family, and everywhere we went, Nabil was showered with affection. My siblings took turns carrying him through the village, introducing him to everyone as *"our future."*

But as all good things come to a pause, so did our vacation. With 30 days quickly gone, it was time to return to our second home—Saudi Arabia. This time, the return felt different. I was not just a banker heading back to a job; I was a father carrying his dreams in the form of a little boy. At the airport, the emotions were heavy. My mother held

Nabil one last time with trembling hands and tear-filled eyes. *"Take care of him,"* she said to my wife. My father placed his hand on my shoulder and said softly, *"You've made us proud."*

Back in Riyadh, life resumed—but with new meaning. Our apartment, once a quiet haven for two, now echoed with the coos and cries of a growing baby. I had made sure to prepare everything before leaving—diapers, clothes, a crib, baby food, and even a small toy box. But it was the feeling of completeness that no object could provide. My wife took on motherhood with grace, balancing the demands of our new life in a foreign land with astonishing strength. She made our home warm, nurturing, and deeply rooted in values—even amid a desert country far from her own.

At work, my return was warmly received. Colleagues congratulated me, and even senior officers stopped by my desk to wish me well. Some of the local staff brought dates and sweets in celebration—a gesture I appreciated deeply. My branch manager, who had once hesitated to take me in, now praised me openly in team meetings. *"He's not just an officer,"* he said, *"he's a man with heart and commitment."* I

was again reminded how far I had come, from a young foreign officer struggling with Arabic to a respected team member in one of the largest Islamic banks in the world.

My responsibilities continued to grow. I was now trusted with more sensitive remittance cases and customer relations with our South Asian clientele. My ability to speak Bengali, English, and moderate Arabic became a vital bridge for communication, and I found myself mentoring new officers the way I was once mentored. In the evenings, I would return to our small home and hold Nabil close. Watching him grow, babble, and take his first steps in the land of sand and dates gave me a sense of purpose far greater than I had ever known.

Friday became a sacred day—not just for Jummah prayers, but for family. We'd dress Nabil in his little white clothes and go to the mosque, where he became the youngest member of our Bangladeshi community. Afterward, we would join other expatriate families for lunch, where laughter, shared experiences, and the aroma of traditional dishes filled the air. Nabil became a favorite among the community, and it gave my wife the emotional support of fellow Bangladeshi mothers who were also raising children far from home.

In those moments, I realized something profound: I had built more than just a career—I had built a life. A life of balance between duty and love, between ambition and identity. I was no longer walking the road alone. I had a partner beside me, and a son in my arms. And this desert, once foreign and intimidating, was now filled with memories, milestones, and meaning.

A New Beginning: Fatherhood, Fulfillment, and Forward Motion

Returning to Saudi Arabia after my vacation in Bangladesh felt entirely different this time. The desert wind that once carried echoes of longing now brought a sense of completeness. I was no longer just a banker or an expatriate—I was a father, a family man, and a man transformed by new responsibility. My wife, already my companion in life and struggle, was now the mother of our son. Nabil Bin Billal, our firstborn, had arrived like a divine gift, and with his birth, the meaning of home, duty, and love had deepened beyond words.

Saudi Arabia, which once seemed a land of challenges and solitude, now felt like a land of blessings. Our small apartment in the heart of Riyadh turned into a warm and vibrant home. Baby laughter echoed off the whitewashed walls, prayers were whispered with more hope, and every moment felt wrapped in gratitude. My wife managed our growing household with remarkable resilience. Though far from her own parents and family, she never let the distance become despair. Instead, she embraced our new chapter with a calm, nurturing grace that made each day easier.

At work, my return was warmly received. My promotion, the recognition from the international division, and my prior field experience had earned me not just respect but growing influence within the branch. My supervisors now consulted me on community remittance strategies, and junior staff often approached me for guidance. I felt the weight of leadership, not as a burden, but as a reward for the long road I had walked with dedication and integrity.

Balancing fatherhood and professional responsibility was no small task, but it gave me a new rhythm. I would start each morning by offering a silent prayer over Nabil's sleeping form before heading to the branch. The long days

of work were now punctuated by thoughts of his smile, his tiny hands reaching out, and the way he would giggle when I returned home in the evening. No joy in the world compared to holding him close after a day's labor, his innocent eyes gazing into mine, as if reminding me of why all this mattered.

Fridays took on a special glow. They were no longer just about congregational prayers, but about time—precious, undivided time with my family. After Jummah, we would join our Bangladeshi community for potluck meals, heartfelt conversations, and moments of shared laughter. Nabil quickly became a darling of the group, passed around from lap to lap with affection. Our shared expatriate bond felt stronger than ever, with children like Nabil symbolizing the bridge between our roots and our new reality.

As weeks passed, I found myself contemplating not just the next professional goal, but the legacy I was building—for my son, my wife, and for those watching me from afar. The banker who once arrived alone with nothing but dreams and determination was now a father, a guide, and an example. My days were filled with purpose, my nights with peace, and my heart with gratitude.

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This was a new beginning—one not marked by ambition alone, but by meaning, by memories being made, and by a future now held in tiny hands.

Chapter 15

Guardian of Trust: Becoming a Certified Anti-Money Laundering Specialist

As I continued to grow both as a banker and as a family man in Saudi Arabia, a new chapter of my professional journey began to unfold—one that would test not just my knowledge and skills, but my integrity and vigilance as well. In the world of international banking, the threat of financial crime is ever-present, and institutions like Al Rajhi Bank take their responsibility very seriously. It was during this time that I was nominated for advanced training in Anti-Money Laundering (AML), an area that demanded precision, ethics, and an unyielding sense of duty.

The bank selected a handful of trusted officers for this specialized training, and I was honored to be one of them. The sessions were intense, led by experts from both Saudi regulatory bodies and global compliance agencies. We studied the layers of illicit finance—from structuring and layering techniques to identifying red flags in remittance behavior. The training opened my eyes to the vast web of international transactions, where just one overlooked detail

could lead to millions being laundered undetected.

I immersed myself in the material. It wasn't just about following regulations—it was about safeguarding the integrity of a system that millions of people depended on to send money to their families, support development, and keep their savings safe. As someone from South Asia, I understood deeply how crucial remittance was to families back home. This was more than a job—it was a moral responsibility.

After weeks of assessments, real-case simulations, and regulatory audits, I earned my certification. I was officially appointed as a Money Laundering Specialist within the Foreign Remittance division of Al Rajhi Bank. The role came with heightened responsibility. I now handled sensitive transactions, scrutinized transfer patterns, and ensured full compliance with **Saudi Arabian Monetary Authority (SAMA)** guidelines and international standards such as **FATF (Financial Action Task Force)** recommendations.

My daily tasks expanded beyond customer service. I worked closely with internal auditors, technology teams, and the compliance department to implement detection systems. I was often the first line of defense—reviewing suspicious activity reports (SARs), liaising with correspondent banks, and training frontline staff on how to identify potential risks.

What gave me even more pride was that I was not just a participant in this field—I was now a resource. The international division frequently consulted me on complex cases involving remittances to South Asian countries. My understanding of cultural nuances, regional practices, and compliance expectations made me an essential asset in bridging communication and ensuring secure transactions. With this new title came recognition, not just from within my branch, but from the wider network of Al Rajhi's regional operations. I was invited to speak at internal workshops, share best practices, and help shape AML policy improvements in the remittance process. For someone who began his journey in a modest branch with no local contacts and no permanent accommodation, this was a deeply rewarding milestone.

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But more than promotions and professional acclaim, I felt honored to serve a higher purpose—to protect innocent customers, defend the trust of a leading Islamic bank, and stand as a barrier against those who would misuse financial systems for personal gain.

This chapter of my life reinforced a timeless lesson: success is not just about climbing the ladder—it's about holding it steady for others and safeguarding the structure itself.

Chapter 16

Case No. AML-2010: Crisis at the Remittance Centre

It was an early morning in Riyadh when my phone rang. The voice from the International Division was calm but urgent:

"Brother Billal, we have a situation. One of our high-volume remittance centers in Jeddah has just been raided by law enforcement. All staff have been detained. We need you there immediately as part of the internal investigation team."

The gravity of the moment hit me instantly. By that time, I had already earned a reputation as a trusted **Anti-Money Laundering (AML)** Specialist in the Foreign Remittance division of Al Rajhi Bank. I had completed multiple AML certifications, handled dozens of compliance alerts, and was known for my precision and fairness in sensitive investigations. But this case was something else—it was live, high-risk, and affecting real lives.

I packed my investigation kit—case files, legal reference books, my bank ID, and a Qur'an—and left for Jeddah the same day. When I arrived at the branch, the situation was

intense. Police had cordoned off the area with yellow tape, while investigators from the Saudi Arabian Monetary Authority (SAMA) were already going through records. Inside, the air was thick with fear and confusion. The staff, some of whom I had previously trained in compliance procedures, looked lost. They were honest people—but something had clearly gone wrong. I was allowed to enter the branch as a member of the internal compliance and audit team from Head Office. Alongside me were officers from Risk Management and Legal Affairs.

The preliminary report was deeply troubling. A series of high-value transactions had been flagged as suspicious. The same names were used repeatedly, slightly altered, and the money was going to countries identified as high-risk for laundering activities. More shockingly, these transactions had bypassed the mandatory Know Your Customer (KYC) protocols. Someone had either ignored the red flags—or enabled them.

Over the next three days, I stayed in Jeddah and began a comprehensive audit. I personally spoke to each detained staff member. Their responses were open, humble, and truthful. They cooperated fully with my questions, and I

started piecing the story together. Most of them were unaware that their systems had been manipulated. They had been blindly processing documents, trusting forged IDs presented by a group of regular remitters.

One remitter name appeared several times across suspicious transactions. I called the number listed and spoke directly with the individual. His reaction shocked me.

"Sir, I never made those transactions. I don't even have that much money. But... how did someone send money in my name with my national ID?"

It was a chilling moment. Identity theft, document forgery, and insider facilitation were all in play.

After returning to Riyadh, I launched a digital investigation in coordination with our correspondent bank in Dubai. For weeks, I combed through the transaction trails, remitter identities, source accounts, and ID verifications. The international coordination was intense. After nearly three months, the remitters were identified. They eventually confessed and admitted to the fraudulent scheme. Ashamed, they pleaded guilty and apologized.

The case went to court. The staff involved were sentenced

to five months in prison, not because they were directly involved in laundering—but for failing to follow protocols that could have prevented the crime.

After serving their sentence, something truly human happened. These same employees came to the Head Office in Riyadh. They requested to meet the HR Department, and I was present as a witness. With tears in their eyes, they accepted their mistakes and promised to never violate trust again. They were not criminals—they were misguided, overworked, and undertrained.

After lengthy discussions, the HR department decided to reinstate them under strict conditions: mandatory compliance training, daily reporting for six months, and direct supervision. They thanked the bank, the management—and personally, they thanked me for believing in their integrity.

In the aftermath, I was tasked with preparing a full training

module for all remittance centers across the Kingdom. My course covered:

- How to detect forged IDs
- Real-time risk profiling
- Handling remitter identity verification
- Escalating suspicious activity without delay

This chapter was a landmark in my career. It showed me that compliance is not just about rules—it's about protecting people, systems, and trust. And sometimes, doing the right thing means guiding people back when they've lost their way.

This wasn't just an AML case—it was a human story. A story of failure, investigation, truth, forgiveness, and redemption. And I was deeply honored to have been a part of it.

Chapter 17

The Path to Recognition: A Seat at the Table

The aftermath of the money laundering crisis marked a turning point in my professional life. As the dust settled from the Jeddah remittance case, I returned to my regular duties at the International Division in Riyadh. But something had changed—not just in the system, but within me. The experience had tested my integrity, my patience, and my belief in justice. I had gone from being a quiet compliance professional to someone whose voice began to carry weight across departments.

Within weeks, word of the investigation's successful closure began circulating among senior executives. My name, once known only within the confines of the remittance department, now echoed in meetings at the highest levels of the bank. I received an invitation to present my findings to a joint committee of the International Division, Compliance Division, and Risk Management Board. This was no ordinary meeting—it was the first time I was asked to contribute to policy-level decisions on anti-money laundering protocols and cross-border remittance strategy.

As I entered the executive boardroom, I felt a mix of humility and responsibility. Sitting beside me were veteran bankers, legal experts, and policymakers—many with decades of experience. I shared the entire timeline of the Jeddah case, highlighting key lessons: gaps in ID verification, inadequate staff training, lack of real-time monitoring, and weak escalation procedures. What followed was a thoughtful discussion, and eventually, a unanimous decision to revamp the bank’s AML procedures nationwide.

Soon after, I was officially appointed as a Member of the AML Policy Review Committee, tasked with shaping internal controls, customer onboarding frameworks, and staff vigilance training programs. The trust placed in me wasn’t just a personal honor—it was a sign that the bank was serious about building a culture of compliance and transparency.

As part of my new role, I began traveling more frequently—conducting workshops in Dammam, Jeddah, Khobar, and even remote branches near the borders. I met hundreds of staff members, many of whom had never attended a formal compliance training before. I saw in their eyes the same

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commitment I had once shown in my early days: a desire to serve, a hunger to learn, and a fear of making mistakes in a system they barely understood.

During one workshop in Tabuk, a young teller approached me after the session.

"Sir, I never knew why KYC was so important until today. You didn't just teach us rules—you gave us a reason to care."

That single sentence gave me more joy than any award or promotion ever could.

And yes, recognition followed. That year, I was awarded the Al Rajhi Bank Compliance Star—an internal award presented by the CEO for "extraordinary contribution to strengthening institutional integrity." My picture was featured in the quarterly newsletter, and my journey was cited as a case study for new employees.

But for me, the greatest achievement wasn't the award or title. It was the silent respect I earned in the eyes of my colleagues. I was no longer just a banker—I was becoming a mentor, a guide, and a quiet force behind safer, more transparent banking in the Kingdom.

This chapter of my life reminded me that success is not

always found in ambition, but often in service. When we serve truth, fairness, and justice without seeking applause, recognition finds us anyway.

And so, with renewed purpose, I continued walking the path—now not only as an employee of a prestigious bank, but as a guardian of trust in a system that millions depend on, both at home and abroad.

Chapter 18

The Joy of Two Suns: Nabil and Nafis

The year was 2011. A quiet, blessed year that would become one of the most memorable chapters in my personal life. By then, my firstborn son, Nabil Bin Billal, had grown into a curious, energetic child of 3. His questions never stopped, his imagination knew no limits, and his love filled every corner of our home in Saudi Arabia. Watching him grow reminded me of how far I had come—not just as a banker or an expatriate, but as a father.

Then came the news that changed everything—we were expecting our second child.

There is a special kind of joy in becoming a father again, especially when you already understand the depth, responsibility, and beauty that comes with it. My wife and I prepared together, just as we had during Nabil's arrival. But this time, we were more confident, more aware, and more connected as a family.

And then, on a peaceful morning in 2011, our second son, Nafis Bin Billal, was born—right here in Saudi Arabia, just like his brother. Holding him in my arms for the first time,

I felt something deeper than pride. It was a moment of gratitude—a gift that reminded me of Allah’s mercy and the purpose behind every hardship I had ever faced.

With two sons now, my responsibilities multiplied, but so did my blessings. I often reflected on the names we had chosen:

- Nabil, meaning noble and intelligent.
- Nafis, meaning precious and valuable.

These weren’t just names. They were prayers—hopes woven into letters, dreams whispered into the future.

At home, our routine changed. The nights grew shorter, the days busier. Nabil, always protective and curious, would sit near his baby brother and ask questions like, "Baba, when will he talk? Will he play cricket with me?" I would smile and tell him, "Soon, InshaAllah."

Despite the joy at home, I couldn’t lose sight of my growing duties at the bank. In fact, that same year, I was invited to join a regional task force on Cross-Border Risk Controls, a collaborative forum involving professionals from Saudi Arabia, the UAE, and Bahrain. I had to balance late-night

calls with international compliance teams and early morning diaper duties at home. But I never saw this as a burden—rather, it was the fullness of life that I had once dreamed of when I was a young man seeking opportunity in a foreign land.

There was a moment during one of these conferences in Manama, Bahrain, where I paused during a presentation and looked at my laptop. On the screen was a wallpaper photo of Nabil holding baby Nafis. My heart filled with emotion. I wasn't just representing my bank—I was carrying the name of my sons, the legacy of my family, and the silent struggles of every expatriate father trying to give his children a better tomorrow.

That year, I learned that the greatest promotions in life do not always come with a title or a raise. Sometimes, they come in the form of a newborn's smile, or the tiny fingers of your child wrapping around yours. These are the promotions of the soul.

Professionally, I was rising. Personally, I was deeply rooted in the values that kept me grounded—family, faith, and purpose.

This chapter, with the birth of Nafis, marked a new beginning. I was no longer just a father—I was now a guardian of dreams for two bright futures. And as I looked ahead, I knew that every decision I made, every step I took, would be with their names in my heart.

Because more than a banker or a compliance specialist, I was first and forever—a father.

Chapter 19

Two Journeys, One Purpose: Vacation, Family & Duty

In the year following the birth of Nafis Bin Billal, as he reached the tender age of six months, my life took yet another meaningful turn—a convergence of professional duty and personal fulfillment.

Our family had been dreaming for years of building our own home in Bangladesh—a place of comfort and pride for our parents, our children, and future generations. Alhamdulillah, by this time, that dream was close to becoming reality. Construction had reached its final stages, and my parents often called with updates and photos. Their excitement and anticipation to see their grandchildren—especially little Nafis for the first time—grew stronger every day.

Meanwhile, at work, something significant happened. An official delegation from Al Rajhi Bank's International Division was preparing for a field visit to Bangladesh. Their mission was to strengthen correspondent banking relationships and audit the operations of partnered institutions. It was a critical task, one that required senior

staff experienced in foreign remittance and compliance matters.

One afternoon, I received an internal email from the division chief's office:

"Brother Billal, you are selected as a team member for the Bangladesh Correspondent Review Delegation. Please confirm your availability immediately."

My heart leapt—not only from the honor of being trusted yet again with international responsibility, but from the perfect alignment of timing and purpose.

Without hesitation, I drafted a request to the bank's senior management:

"As I am part of the official delegation to Bangladesh, and my son Nafis is now six months old, I respectfully request to adjust my 30 days annual vacation with this mission, so I may also spend some time with my family and visit our home construction site."

Alhamdulillah, my request was approved with full support.

The leadership understood not just my commitment to the bank, but also my responsibilities as a son and a father.

And so, I began my journey—this time not alone, but with both duty and family by my side.

We landed in Dhaka, and while the official meetings and audits with correspondent banks kept me occupied for several days, I ensured every evening and weekend was dedicated to my family. My parents were overjoyed to meet little Nafis for the first time, and Nabil ran around our nearly completed home, dreaming of rooms and rooftops. My wife, ever my strength, managed our travel and the children with such grace that I was able to focus completely on both parts of the mission.

Professionally, the delegation's work was thorough and impactful. We visited multiple banks, discussed compliance updates, and shared feedback with the Central Bank of Bangladesh. My insights into remittance flows and AML practices earned appreciation from our Chief Delegate, Mr. Ahmed Al Anzi, who praised my dual commitment to both field and family.

This chapter was unique because it was more than a

business trip or a vacation—it was a symbol of balance. I had often found myself pulled between the roles of a banker and a father, a son and a delegate. But this time, I walked with all these identities side by side.

I remember one specific evening in Brahmanbaria. The sun was setting behind the half-finished rooftop of our family house. Nabil was flying a paper kite, Nafis cooing in my wife's arms, and my father beside me, leaning on his cane, smiling quietly. He said,

"You've done well, my son. Not just in banking—but in life."

That moment, more than any award or recognition, reminded me why I worked so hard—for roots, for legacy, and for love.

After the 30-day visit, I returned to Saudi Arabia with the delegation. My report was well-received, and the trip considered a success. But the true victory was deeper than policy or protocol—it was the happiness in my parents' eyes, the new memories we made, and the knowledge that even as my career climbed globally, my heart remained anchored at home.

Chapter 20

The Voice of Experience: Training the Next Generation

As the years passed and my sons, Nabil Bin Billal and Nafis Bin Billal, began growing into curious, intelligent young boys, I too entered a new phase of my professional journey—one not just of action, but of influence. I had spent nearly two decades navigating the intricate systems of foreign remittance, compliance regulations, AML protocols, and international banking partnerships. But now, the time had come to share, to mentor, and to shape the future of the very industry that shaped me.

It began with an invitation from Al Rajhi Bank's Training and Development Department. I was asked to join a core panel of senior instructors for their new internal training initiative—one focused on remittance compliance, correspondent bank operations, and the detection of money laundering techniques. The goal was clear: to prepare the next generation of bankers for a world of increasing scrutiny, regulation, and global responsibility.

I accepted the invitation with both humility and enthusiasm. I knew how vital proper training was—after all, the remittance sector touches the lives of millions of expatriate

workers and their families. A single error or case of fraud could destroy lives, compromise reputations, or even draw the attention of international regulators.

I prepared meticulously for my sessions. Instead of simply delivering textbook definitions, I shared real-life case studies, including the investigation in Chapter 16. I told them about how criminals exploit loopholes, how fraudsters manipulate documentation, and how only a sharp eye and honest heart can detect wrongdoing in a sea of daily transactions. I saw the younger staff listening intently—some shocked, some inspired, but all alert.

One junior staff member once said to me after a session, "Sir, we don't just want to do a job—we want to protect something. You've shown us that."

That sentence stayed with me.

Around this time, I was also invited to participate in regional banking compliance forums hosted in Dubai and Bahrain. There, I met professionals from across the Middle East, South Asia, and Europe. We exchanged ideas on digital remittance security, blockchain in compliance, and cross-border data sharing protocols. It was refreshing to see

how fast the world was evolving, and I was proud to represent Bangladesh and Al Rajhi Bank in these high-level discussions.

Back at home in Riyadh, I also began mentoring Bangladeshi expatriate youths who had started careers in banking, retail, or telecom sectors. I often reminded them, "It's not just about the salary you earn—it's about the integrity you carry."

Meanwhile, my own family life bloomed in rhythm. Nabil was now showing a deep interest in technology and science, while Nafis began to display the early signs of creativity and leadership. My wife stood by me like always—managing the home, guiding the children, and offering endless moral support in my professional life.

In these moments, I realized that success was no longer defined by how many promotions I received, but by how many lives I helped guide—in the bank, in the community, and in my own home.

Looking back, I understood that I had transitioned from being a learner, to a performer, and now to a mentor. This chapter, therefore, was not marked by a single event, but by a deeper sense of purpose: to preserve values, share wisdom, and light the way forward.

Chapter 21

A New Chapter for the Next Generation

The year was turning into another milestone—not only in my career, but in the life of my family. After years of hard work, perseverance, and patient guidance, it was time to take a significant step for my elder son, Nabil Bin Billal. He had reached the age where childhood curiosity was beginning to mature into purposeful learning, and we knew it was time to find an environment that would nourish his mind and spirit.

After much discussion and research, we decided to admit Nabil into one of Riyadh's most respected international schools—an institution known for its academic rigor, ethical values, and multicultural environment. It was more than a school—it was a gateway to the world.

The day of his admission is still fresh in my memory. Dressed in his neat school uniform, bag slung over his shoulder, Nabil stood tall and proud—though a bit nervous, as all children are on their first day. His mother and I accompanied him, hearts filled with both joy and quiet emotion. As we walked into the school gates, I silently

prayed that this new chapter would bring him the opportunities I once dreamed of for myself.

The school environment was modern, vibrant, and rich in diversity. Students from across the globe—India, Pakistan, the Philippines, Sudan, Egypt, and many other nations—studied under one roof, learning not just subjects but values: tolerance, teamwork, and global citizenship. I was glad that Nabil would grow up in a space that encouraged both academic excellence and cultural harmony.

Back at the bank, my professional responsibilities had also expanded. As a recognized AML Specialist and a member of the Compliance Review Panel, I had begun contributing to policy drafting sessions with our International Division. My work now involved shaping strategies for real-time fraud detection systems, collaborating with FinTech partners, and ensuring that our cross-border remittance network was secure and future-proof. Even with my increasing duties, I never allowed distance to grow between myself and my family. I made it a rule to return home early at least two days a week—to sit with Nabil and help with his studies, ask about his day, and encourage his small victories. Whether he got a gold star for handwriting or completed his first science project on solar energy, I celebrated it with pride. His mother, as always, was the pillar

of discipline and love. She guided both Nabil and little Nafis Bin Billal, who was now an ever-curious toddler with a bright smile and endless questions. Our home had become not just a residence, but a space of learning, love, and laughter. I often found myself reflecting on how far life had brought us. From my humble beginnings in Brahmanbaria, Bangladesh, to the corridors of Al Rajhi Bank, and now to watching my son take his first step into an international academic journey—it felt like a story written by destiny, guided by faith, and shaped by hard work. That year, during a parent-teacher conference, one of Nabil’s teachers said to me, “Your son is polite, intelligent, and well-spoken. But most of all, he listens. That’s a rare and powerful quality.” I smiled, knowing that listening—with patience and sincerity—had been the foundation of my own journey. And now, to see the same value mirrored in my son, gave me a joy no award or promotion could offer.

As Nabil continued to grow in confidence and knowledge, I felt a renewed responsibility—not just to my work, but to raise him as a person of integrity, a global citizen, and above all, a good human being. This chapter wasn’t just about school—it was about legacy. And in Nabil’s quiet strides through the hallways of that school, I saw the beginning of a journey that, one day, might surpass my own.

Chapter 22

The Strategist Behind the Screens

As the years unfolded, my role in banking began to transcend routine operations. No longer was I merely executing policies—I was increasingly contributing to them. The trust I had earned over the years through hard work, integrity, and a deep understanding of remittance operations and compliance matters had placed me at the intersection of policy and practice within Al Rajhi Bank.

The Foreign Remittance Division, once a department I entered with curiosity and eagerness, had now become my playground of precision and strategic thinking. My exposure to AML frameworks, correspondent banking protocols, and cross-border regulatory compliance gradually evolved into a much broader perspective on the mechanics of global banking networks.

One particular turning point came when I was asked to represent the International Division in a compliance framework overhaul initiative. The goal was to strengthen internal control systems across high-risk corridors such as South Asia, the Middle East, and select African countries—regions where remittance volumes were high but so were fraud vulnerabilities.

My task was to lead the design of a risk-based monitoring

matrix—a tool that could flag patterns in real time, such as frequent transactions below reporting thresholds or inconsistent sender identity usage. I worked alongside data analysts, IT engineers, and compliance auditors to build a reporting system that would not just detect anomalies, but explain them.

It was during these long nights of dashboard reviews and compliance heatmaps that I realized the true power of data in modern banking. Every transaction told a story—of families surviving on foreign wages, of education fees being sent home, of life savings being transferred across borders. But hidden among them were also stories of deception—fraud, trafficking, and financial crimes masked as innocent remittances.

To combat this, I initiated a training program for regional remittance staff called “Know the Transaction,” a practical approach to evaluating not just documents, but also behavioral and frequency patterns. The sessions were held across multiple cities—Riyadh, Jeddah, Dammam—and attended by staff from frontline tellers to backend auditors. My goal was to embed financial vigilance into the everyday mindset of bank employees.

Back at the head office, my name was slowly being associated with "preventive compliance"—not just reacting

to problems, but creating systems that made such problems less likely to occur in the first place. This earned me a nomination to join a joint taskforce with the bank's digital transformation team, where we discussed how artificial intelligence could assist in scanning suspicious transaction patterns in real time. But even as my professional canvas widened, I never lost touch with the human side of banking. I continued to visit remittance centers regularly, speak to frontliners, listen to customer grievances, and remind staff of the trust placed in our hands by migrant workers—many of whom had sacrificed everything for a better life back home. Sometimes, in those quiet moments at my desk, I would look back at my journey—from a simple banker with big dreams in Brahmanbaria to now a recognized strategist shaping financial safeguards for millions. It reminded me that no role is small if performed with dedication, and no system is too complex if approached with honesty and curiosity.

As I moved deeper into leadership and policy involvement, I understood more clearly than ever: banking was not just about money—it was about trust, accountability, and protecting dreams across borders.

This chapter of my life marked not just my growth—but also the evolution of my purpose.

Chapter 23

Global Voices, Local Insights: The International Compliance Summit

It was the summer of 2015 when I received an official email from the Head Office—an invitation that would mark one of the most prestigious chapters of my professional journey. I had been nominated to attend the International Compliance and Remittance Policy Summit to be held in Singapore, representing Al Rajhi Bank among an elite group of banking professionals and regulatory experts from across the globe.

The event was hosted by a renowned consortium of financial institutions, including the Asian Bankers Association, World Remittance Forum, and SWIFT, with key participation from central banks, AML regulators, and global correspondent banks. The objective: to explore innovative frameworks for cross-border compliance, AML modernization, and remittance security in the post-digital era.

When I saw my name among invitees from global banks like HSBC, Standard Chartered, and Bank of Tokyo-Mitsubishi, I felt both proud and deeply responsible. I was no longer just a banker serving South Asian communities in the Gulf—I was a representative of a trusted Saudi

institution in a global dialogue shaping the future of finance. Upon arriving in Singapore, I was struck by the city's precision and discipline—a mirror to the values we uphold in banking. The conference venue buzzed with suits, multilingual conversations, and large digital dashboards showing real-time transaction flows and compliance risk indicators.

I was scheduled to speak on the third day during a panel titled:

“Remittance in the Digital Age: Striking the Balance Between Accessibility and Risk.”

In my presentation, I spoke about the challenges we faced on the ground:

Identifying synthetic identities used in repeated remittances
Handling customer complaints during KYC policy upgrades

Training front-line staff in both empathy and regulatory vigilance

Tackling fraud without creating fear among honest remitters

What surprised many was my real-life case experience in investigating and resolving a major AML crisis at one of our high-volume remittance centers (as described earlier in Chapter 16). I explained how we leveraged both data

intelligence and field-level staff cooperation to detect a fraud ring, support law enforcement, and restore compliance integrity—without losing customer trust.

The panel received positive feedback. Several executives approached me afterward for further insights. I exchanged ideas with a Japanese banking strategist about blockchain usage in KYC validation, and a senior compliance officer from the UAE invited me to contribute to a Gulf Compliance Working Group.

Aside from networking and learning, this summit also opened my eyes to the global vision of banking—where one regulation in the EU can impact a migrant worker in Riyadh, and one lapse in Dhaka can trigger red flags in New York. The need for international cooperation, digital infrastructure, and shared vigilance was more evident than ever.

On the final day, I attended a closed-door session with regulators and banking heads to discuss a proposed shared intelligence platform—a digital space where verified compliance alerts could be exchanged among trusted institutions. I recommended that this system consider local realities in the Middle East and South Asia, especially around documentation access and customer literacy.

Returning to Riyadh, I carried not just a certificate of

participation, but a renewed sense of mission. I presented a debrief report to our head office, highlighting key trends and policy ideas. Some of my suggestions, such as creating a centralized compliance training portal and using predictive analytics in risk scoring, were later taken up by the internal innovation team.

This chapter proved to me that true leadership is not only about how much you know—but how much you are willing to share, learn, and adapt. And for the first time, I felt my voice resonating beyond the walls of the bank—reaching into policy circles, global forums, and the collective future of ethical finance.

Chapter 24

Balance of Worlds: A Banker's Life Between Duty and Devotion

By the time 2016 arrived, life seemed to have found a rhythm—but not without challenges. I was now nearly two decades into my banking career, a father of two growing boys, and a seasoned specialist in foreign remittance and AML compliance. My name was well recognized across various departments of the bank, especially in the International Division. Yet, amidst the accolades and responsibilities, I felt the weight of something deeper—the pressure to balance two worlds: one of numbers, policies, and risk; the other of bedtime stories, school pick-ups, and fatherhood.

My eldest son, Nabil, was thriving in his international school in Riyadh. He had a curious mind, always asking questions about the world—how banks worked, what money laundering was, why some countries were poor and others rich. His interests surprised me, even inspired me. His younger brother, Nafis, still a toddler, had just started speaking full sentences and showed signs of being highly expressive and imaginative. Watching both of them grow was a joy I could never fully put into words.

But it wasn't easy.

Some days I would leave for the office before sunrise and return after the boys were asleep. Deadlines, policy changes, and audits rarely gave me breathing room. Yet, I made it a point to spend my weekends completely with my family. I would take the boys to the Corniche, visit bookstores, and even help with school projects. Their laughter reminded me of why I worked so hard. My wife, the pillar of our home, managed everything with grace—ensuring our home was always a peaceful sanctuary no matter what storm the outside world brought.

Professionally, 2016 was also significant. I was asked to develop a policy guide for new AML trainees, drawing from my field experience and case investigations. The guide would be used across branches in the Kingdom. I worked late nights to complete the document, combining practical insights with procedural clarity. When it was finally approved by the Head Office and distributed nationwide, I felt a rare kind of fulfillment—not just as an employee, but as someone contributing to the long-term integrity of our institution.

That same year, I was invited to participate in a closed-door workshop hosted by SAMA (Saudi Arabian Monetary Authority) to review and improve anti-fraud protocols. Being one of the few non-Saudi professionals in the room,

I was proud to represent the voice of expatriate bankers—those who had helped build the Gulf's financial infrastructure with quiet dedication.

During a dinner one night after the workshop, a senior official said to me, "Billal, we respect you not only for your technical expertise, but for your consistency and character. You carry your values with your work. That's rare." His words touched me deeply. I had never chased glory, only the dignity of honest service.

By the end of the year, as I watched my children unwrap their Eid gifts and my parents speak to them via video call from Bangladesh, I realized something profound—true success is not measured by how high you climb, but by how well you carry those who depend on you along the journey. And in that moment, as the sounds of joy filled our modest Riyadh apartment, I whispered a quiet prayer: "May I always remain grounded, grateful, and guided by the light of responsibility—both at work and at home."

Chapter 25

A Visit from Home: When Life Came Full Circle

The year was 2017. My career had matured into something stable and respected—I was now recognized across the banking network in Saudi Arabia as a dependable senior official in the Foreign Remittance and AML divisions. My work with international partners, compliance training, and crisis response had made me not just a staff member, but a resource.

But despite the milestones, one longing still remained—to have my parents visit me in Saudi Arabia and see the life I had built.

For years, they had only heard my stories over phone calls, seen photos of their grandsons, and watched videos of our growing family. They had prayed for me, advised me, and sent blessings from afar. Now that Nabil was entering school age and Nafis had begun to walk and speak with charming fluency, I felt it was the right moment.

With the support of my wife, I prepared every detail: accommodation, travel documents, medical clearances. Finally, after nearly 12 years of working in the Kingdom, I was ready to welcome my father and mother to Riyadh.

The day they arrived is etched in my heart. I saw my father step out of the arrival gate with a slow, observant gaze—

taking in the foreign land that had taken his son in, and shaped his destiny. My mother, though aged, carried the same grace as she always had—her eyes moist with emotion as she hugged me after so long.

Nabil and Nafis clung to their grandparents instantly, as if they'd known them forever. That moment—the union of two generations in a foreign land—was more meaningful than any award or promotion I had ever received.

I took leave from work for a few days to give them a full experience of the life I led. We visited the Prophet's Mosque in Madinah, a journey that brought tears to all our eyes. We visited the seafront in Jeddah, shared meals with colleagues who had heard about my parents for years, and even spent time showing them the very bank branches and training centers where I had made my mark.

At the Al Rajhi head office, I introduced them to my department chief. With pride, I watched as he greeted my parents warmly and told them, “You’ve raised a son who serves this institution with honesty and heart. We are grateful for him.”

That day, my father simply nodded—but I could see it in his eyes: a sense of peace. He had sent his son far away from home years ago, not knowing what lay ahead. Now, he saw not just a career, but a life built with purpose and respect.

When they eventually returned to Bangladesh after a month, our apartment felt emptier—but my heart felt full.

That visit became a spiritual bridge between my roots and my reality. It reminded me that our professional journey means very little if it doesn't honor the people who raised us, believed in us, and made sacrifices so we could dream freely.

And so, I returned to work with a renewed sense of humility. I wasn't just a banker anymore. I was a man blessed enough to stand at the intersection of heritage and achievement—grateful to Allah, and deeply committed to living a life that brought pride not just to my name, but to my entire lineage.

Chapter 26

New Horizons: Leadership, Legacy, and the Future of My Sons

By 2018, I had crossed another important milestone in my banking career—I was appointed as Deputy Head of the Remittance Compliance Review Division, a role that came with greater responsibility, broader oversight, and higher expectations. My journey—from a young expatriate banker to a key leader trusted by the top management—was a reflection not only of hard work, but of the unwavering trust I had earned through patience, diligence, and ethical clarity. This new position meant I was now part of the core strategy team that reviewed international remittance corridors, assessed cross-border compliance protocols, and advised the central compliance committee of the bank on matters involving financial intelligence and anti-money laundering (AML) regulations. I was not only implementing policies—I was shaping them.

The Global Challenge

One of the biggest professional challenges I faced during this time was preparing our bank for the FATF (Financial Action Task Force) evaluation of Saudi Arabia. As the nation intensified efforts to align itself with international

standards, our department had to ensure every remittance center, every correspondent transaction, and every staff member was fully compliant and audit-ready.

I led a task force that included AML officers, IT audit professionals, and legal experts. We conducted compliance readiness drills, introduced real-time fraud detection protocols, and created an internal reporting mechanism for anonymous red flags. It was the kind of work that demanded both technical skill and leadership wisdom.

I often stayed late at the office, reviewing suspicious activity logs, training young compliance officers, and writing risk mitigation strategies. It was exhausting—but also fulfilling. I was no longer just managing a department; I was guarding the integrity of a system that millions of workers depended on.

Legacy Begins at Home

While I scaled new professional heights, something even more beautiful was unfolding at home.

Nabil, now around 10 years old, had become remarkably curious. He was not only doing well at school—especially in science and English—but he had also started writing small articles for his school newsletter. His teachers called me to praise his discipline and eagerness to learn. One day,

I found a handwritten note on my desk that read:

“Baba, one day I want to become a developer and writer like you. I want to help people with technology. I am proud of you.”

That single note meant more than any award.

Nafis, the younger one, was growing into his personality—quietly observant, thoughtful, and always full of questions. Though he was younger, I could see in him a sharp sense of logic and creativity. He once created a paper house with electric wiring and LED lights, just by watching a video. That was the moment I realized—both of my sons were walking their own paths, yet carrying forward the spirit of my journey.

A Balancing Act

Balancing leadership at the bank and fatherhood at home became my greatest joy—and my greatest challenge. There were times when I returned home late, exhausted from meetings and regulatory reports, only to be greeted by Nabil's questions about coding or Nafis showing me a new drawing. My wife, always the calm presence, ensured that our home remained a sanctuary.

During weekends, I would take the boys to the park or the bookstore, sometimes sharing stories of my early days in

banking, sometimes listening to their dreams. These conversations weren't just casual—they were my attempt to plant seeds of discipline, honesty, and ambition in them, just as my parents once did for me.

As 2018 drew to a close, I stood at a rare intersection in life—a leader at the peak of a demanding career, and a father at the heart of two growing minds.

I often reflected on my purpose. My work in the banking world was about structure, precision, and regulation. But my work at home—my most important role—was about love, example, and legacy.

And in both worlds, I was determined to serve with sincerity, knowing that the best institutions, like the best families, are built on truth, care, and enduring values.

Chapter 27

Digital Frontiers: Embracing the Future of Banking

By 2019, the global banking landscape was undergoing a dramatic transformation. Traditional methods of financial transactions were rapidly giving way to digital banking platforms, fintech collaborations, and AI-driven compliance systems. While many of my peers were struggling to adapt to this new wave of technology, I felt a sense of excitement. The future had arrived—and I was ready to evolve with it. Having spent nearly two decades in remittance operations, compliance, and regulatory leadership, I knew that staying relevant meant upskilling. At my own initiative, I enrolled in a specialized training program on Digital Banking Transformation and Fintech Risk Management, conducted by one of the GCC's top financial training institutes in collaboration with international regulatory bodies. This course opened my eyes to how blockchain, biometric identity systems, and real-time fraud analytics were being used across the world to streamline remittance, reduce operational risks, and eliminate financial crime. I immediately saw the potential of integrating these technologies into our work at Al Rajhi Bank.

A New Role in Innovation

In mid-2019, my efforts caught the attention of the Chief Compliance Officer. Recognizing my enthusiasm for digital systems and my proven track record in risk mitigation, I was assigned as the Head of Innovation Compliance Projects within the International Division. This was a newly created role meant to bridge the gap between emerging financial technologies and core regulatory frameworks.

My first assignment? To lead the internal compliance strategy for a new mobile-based remittance platform the bank was launching across Saudi Arabia and the GCC. This wasn't just an upgrade of services—it was a revolution in how remittance would be handled for millions of expatriate workers. Together with IT, marketing, and international partners, I reviewed every aspect of the project—customer onboarding flows, KYC verification methods, AI-based suspicious transaction detection, and cross-border encryption protocols. My job was to ensure this new digital system could withstand both regulatory scrutiny and cyber threats. The experience stretched my abilities, but it also reinforced a deep truth: change is not to be feared—it is to be led.

Family in a Digital World

While my professional life was moving into the digital age,

my family was also growing into it. Nabil had started learning HTML and Python through online platforms, asking me questions late at night about how websites work or how remittance tracking apps are designed. Nafis, though still young, was showing early signs of becoming a digital native—navigating educational apps with ease and curiosity.

One weekend, I sat with both of them and showed them the bank's new mobile remittance prototype. *"This," I told them, "is the kind of tool that connects families across continents. With one click, someone in Riyadh can send money to their village in Sylhet. It's not just code—it's care."*

They listened carefully, and I could see the wheels turning in Nabil's head.

Looking Ahead

As 2020 approached, none of us could foresee the global disruption that was about to occur with the pandemic. But what I had built in 2019—the digital systems, remote compliance models, and mobile platforms—would soon prove essential for the bank's resilience in the face of lockdowns and uncertainty.

But that's a story for another chapter.

For now, Chapter 27 marked a critical transition in my career—from operational excellence to digital leadership. I

BILLAL HOSSAIN

was no longer just following banking norms; I was helping redefine them.

At home and at work, I embraced the philosophy that true leadership is about adapting, guiding, and preparing the next generation to take things even further—whether that generation is my team, or my own sons.

Chapter 28

The Pandemic Years: Resilience, Reflection, and Reinvention

As the world stepped into the year 2020, there was optimism in the air—new plans, digital transformations, and international collaborations were gaining pace. I too was fully engaged in leading innovative compliance models and strengthening digital remittance channels at Al Rajhi Bank. But by March, everything changed. A word we had rarely used before—“pandemic”—would come to dominate our lives in every possible way.

The Professional Earthquake

COVID-19 didn't just disrupt daily operations it shook the very foundation of global banking. Branches across the Kingdom shut down temporarily. The usual footfall of expatriates in our remittance centers vanished. Correspondent banks abroad faced lockdowns. Regulatory deadlines were delayed. The future seemed unclear.

But amidst this uncertainty, one thing became immediately clear: digital banking was no longer optional—it was essential.

Because I had been involved in developing mobile-based remittance and compliance automation platforms the year before, I was asked to lead the emergency compliance task force for digital transactions. My responsibilities included: Monitoring unusual transaction patterns during the crisis (as fraud risks rose). Ensuring KYC/AML compliance through remote onboarding.

Coordinating with international partners (especially in South Asia) to keep remittance corridors open. Preparing reports for SAMA and foreign financial regulators regarding pandemic-related risks.

Working from home was a major shift. Days and nights blended together, as urgent video calls with teams from Riyadh, Dubai, Dhaka, and Mumbai became the norm. The

stress was immense—but so was the sense of responsibility. Millions of workers in Saudi Arabia needed to send money back home, and it was our job to ensure that continued seamlessly.

Family Life Under Lockdown

At home, the situation was just as complex. Nabil's school switched to online classes, and I had to help set up his study space, troubleshoot technical issues, and sometimes even sit beside him to explain math or science topics. Nabil, ever the quick learner, adapted fast and began helping his younger brother Nafis, who was just beginning his early schooling years.

For the first time in years, we were all together under one roof every day. No late office nights. No traveling. Just us—and a world full of uncertainty outside. My wife became the pillar of calm, managing everything from food to emotional support for the kids. I realized how important family balance was in maintaining professional excellence.

We also started a family ritual during this time—evening reflections. After dinner, we'd sit and talk about something we learned, a memory from better days, or simply share gratitude for being healthy. These moments, though simple, stitched us closer together as a family.

Personal Reflections

Professionally, I learned that resilience comes from preparation. Because we had embraced digital tools early, our bank weathered the storm better than most. Personally, I understood that uncertainty is best met with unity—and that the love of a close family is the strongest medicine in times of global crisis.

I was also humbled by the resilience of expatriate workers, many of whom trusted us with their hard-earned savings even during the toughest times. Every successful transaction felt like more than just numbers on a screen—it was a lifeline connecting fathers, mothers, and children across continents.

A New Normal

As the pandemic slowly eased and the world adjusted to the new normal, I returned to the office with a renewed sense of purpose. I was no longer just a banker or an AML specialist—I was someone entrusted with ensuring continuity and dignity for those most in need.

Chapter 28 was not only about survival. It was about transformation—of work, of family, of priorities.

And though the crisis challenged me deeply, it also brought out the leader, father, and human being I had always aspired to be.

Chapter 29

A New Chapter Abroad: Reclaiming the Global Stage and Nurturing Young Dreams

The post-pandemic world was not the same—and neither was I. After nearly two years of uncertainty, digital acceleration, and family bonding, 2022 arrived like a sunrise after a long, stormy night. It was time to step back into the global arena, where my journey in international banking and compliance had once taken root—and to encourage my sons to find their own paths forward in a changed world.

Reconnecting with the World

With borders reopening and global travel cautiously resuming, Al Rajhi Bank received a renewed wave of international invitations. One such invitation came from a major financial regulatory summit in Kuala Lumpur, Malaysia, focusing on cross-border remittance safety, anti-money laundering (AML) advancements, and digital compliance transformation.

Due to my track record—especially during the pandemic—I was nominated to represent our bank alongside senior executives and compliance heads from GCC, South Asia, and Southeast Asia. It was my first in-person international mission since COVID-19, and it carried more than

professional weight—it was symbolic. It marked the revival of global collaboration.

The conference room buzzed with urgency and innovation. I presented a case study on how Al Rajhi maintained remittance flow to South Asia during the crisis, highlighting:

- Our risk-based monitoring framework,
- Use of AI in transaction anomaly detection,
- Collaboration with correspondent banks under strained conditions.

My presentation was well received. One delegate from the Philippines told me afterward, *“Your model saved thousands of families in the region. Thank you.”* That moment reaffirmed what I had always believed—banking is not just a business; it’s a bridge of hope for millions.

Following the summit, I was invited to join a global AML working group, allowing me to contribute to international policy frameworks on migrant banking and digital ID verification. It was a proud milestone—not just for me, but for the trust my institution placed in me.

Young Minds, Growing Dreams

While I was re-entering the global financial stage, something special was happening at home.

Nabil, now growing into a thoughtful and curious young boy, had started showing a deep interest in science and technology. He'd ask me questions like, "Baba, how does money move from one country to another in just seconds?" or "Can I build an app that helps workers send money safely to their families?" His curiosity often reminded me of my own youthful spark—the one that had led me from Brahmanbaria to the world stage.

We got him a beginner's coding course. Within weeks, he was building simple websites and experimenting with robotics kits. I saw in him not just a student, but a future innovator, possibly ready to solve the very challenges I had devoted my career to.

Meanwhile, Nafis, still young but full of energy, had begun to surprise us with his love for storytelling and public speaking. He would imitate newscasters, recite poems with flair, and ask endless "why" questions. His energy filled our home with joy. I saw in him the seeds of leadership, confidence, and compassion.

A Father and a Banker

Balancing these two worlds—the global banking community and the nurturing of my children’s futures—became my dual mission.

On one hand, I continued to represent Al Rajhi Bank in global AML forums, contribute to policy papers, and mentor junior officers in Saudi Arabia. On the other, I became more active at home—attending school events, guiding homework, discussing values, and listening to my sons’ evolving dreams.

Looking Ahead

Chapter 29 was a return—but not to where I had been. It was a redefined journey forward. I came back to the world of global finance not just as a professional, but as a more grounded, wiser, and complete human being—deeply aware of what mattered both in boardrooms and in bedtime stories.

As I looked at Nabil building a simple calculator on his laptop, and Nafis rehearsing a speech for his class, I knew that the world I had tried to improve through banking, they might someday inherit—and take even further.

And that... is the greatest investment I have ever made.

Chapter 30

A Seat at the Table: Shaping Financial Policy Beyond the Bank

In every professional journey, there comes a moment when the line between service and leadership begins to blur—when your experience and vision are no longer confined to your organization, but become valuable to an entire industry or even a nation. For me, that moment came in late 2022, when I was invited to serve as a strategic advisor to a regional financial policy coordination body, representing private sector remittance expertise.

It all began with a closed-door roundtable organized by the GCC Financial Compliance Forum, attended by delegates from central banks, leading private banks, fintechs, and regulatory authorities. The topic was urgent: “Harmonizing cross-border remittance regulations and combating emerging digital money laundering threats.”

Having worked in the trenches of remittance operations, compliance enforcement, correspondent banking relations, and field investigations, I brought to the table something most participants didn’t have: hands-on, human-centric banking insight. My presentation focused on:

Bridging digital compliance frameworks across South Asia and the GCC,

Real-life case studies of remittance abuse and how we handled them,

The need for multilingual financial literacy and customer-friendly tech.

After the session, I received a personal message from a senior official from the Saudi Central Bank (SAMA):

“We need more voices like yours—practical, ethical, and grounded in experience.”

Promotion to Strategic Compliance Consultant

A few weeks later, my journey took another turn. Al Rajhi Bank’s executive committee formally offered me the title of “Strategic Compliance Consultant – International Remittance & AML Affairs.” This wasn’t just a promotion—it was a trust statement.

Now, my responsibilities expanded from managing and monitoring to shaping:

- Internal AML and CFT policy revisions
- Audit frameworks for high-risk corridors
- Dialogue with regional policy-makers and fintech partnerships.

I was often called upon to represent our bank in regional regulatory consultations, particularly on sensitive topics

like cryptocurrency risks, digital ID integration, and the ethics of algorithmic compliance.

I also led workshops for junior compliance officers across Riyadh, Jeddah, and Khobar, mentoring them not just in regulatory knowledge—but in values:

“Compliance is not just ticking boxes—it’s protecting lives, reputations, and nations.”

A Voice for the Voiceless

One of the most fulfilling parts of this phase was advocating for low-income expatriates, especially those sending hard-earned money back to rural Bangladesh, Nepal, India, or Pakistan. I spoke in several international panels about the need to:

- Reduce hidden remittance fees
- Strengthen grievance redressal for workers,
- Support digital access for non-tech-savvy senders.

I reminded global decision-makers that behind every transaction ID was a story—a mother’s hope, a child’s education, a family’s survival.

The Legacy Perspective

At home, Nabil and Nafis were growing fast, and I knew that the best lesson I could teach them was that leadership is not a title—it’s responsibility.

My elder son would sometimes watch my Zoom calls and ask, “Baba, are you making the rules now?” I would smile and say, “I’m helping shape them. So you and your generation don’t have to face the same problems.” This chapter in my life wasn’t just about climbing higher—it was about lifting others, empowering systems, and leaving a mark that lasted beyond my office walls.

Chapter 31

The Thought of Return: A Personal Crossroads

By the time 2024 arrived, my career had touched heights I could never have imagined as a young banker in Bangladesh decades earlier. From remittance counters in Riyadh to policy tables influencing regional financial structures, I had lived a journey of trials, trust, and transformation. But as the accolades grew, so did a quiet, persistent question within me: “What next... and where?”

The Seeds of Reflection

I was in my Riyadh apartment one evening, sorting through some old files, when I found a notebook Nabil had used in primary school. On the inside cover, in his young handwriting, he had scribbled:

“One day, I will build schools in Bangladesh like the ones here.”

It stopped me. My son—who had lived most of his life in Saudi Arabia—was still connected to the roots I thought he barely knew. I realized then that my legacy wasn’t just about financial systems or compliance reforms. It was also about building something lasting for my family, and perhaps, for my homeland.

My parents were growing older. My children were

beginning to ask deeper questions about identity. And I—though still fully dedicated to my role—could feel a gentle pull toward home. Bangladesh was no longer the country I had left decades ago. It was changing—economically, socially, digitally. And I wondered: Could I be part of its transformation too?

A Quiet Decision

One weekend, I sat with my wife, Sajeda, on the rooftop of our Jeddah flat. The air was cool, and the stars unusually clear. I shared my thoughts.

“Maybe someday soon, we’ll return. Not just for vacation. But to live, to give back, to build.”

She smiled, gently. “You’ve never truly left,” she said. “Your work, your heart—they’ve always been with our people. Maybe now it’s time your presence joins them.”

We didn’t make any immediate plans. But a seed was planted. I began reviewing options for transitioning into consultancy work from Bangladesh, or perhaps launching a financial literacy foundation for migrant workers and their families. I also explored avenues to help young bankers—through writing, teaching, and mentorship.

A Father's Legacy

That year, Nabil was preparing for higher secondary, and

Nafis was developing a strong interest in science and technology. Watching them grow filled me with both pride and a renewed sense of duty.

I wanted to be around more. Not just on vacations or video calls. But present—in their decisions, dilemmas, and dreams. And perhaps, in the process, help shape a more just and ethical financial future for the country that gave me my start.

Chapter 32

Bridging Two Worlds: Preparing for the Return

The idea of returning to Bangladesh was no longer a vague daydream. It had matured into a quiet intention—a deeply rooted desire shaped by love for my homeland, my family’s evolving needs, and the sense that I had something more to contribute beyond the walls of my bank’s headquarters. But I knew such a transition could not be impulsive. It had to be planned with care, strategy, and timing.

Quiet Planning, Thoughtful Steps

I began by discussing with my department chief and a few trusted colleagues in the International Division. Their response was thoughtful and supportive. One senior executive told me:

“Billal Bhai, people like you don’t retire—they evolve. If your next chapter is in Bangladesh, let it be one of continued service. We’ll help however we can.”

I started charting a phased plan. The first step was to gradually delegate some of my high-level responsibilities in the remittance policy and compliance wings. I began mentoring a younger team member who showed promise in handling AML regulations and correspondent banking strategies.

At the same time, I was in discussions with Al Rajhi’s regional offices to see if there was scope for remote consultancy work, especially on issues involving South Asian corridors. The bank was open to it, especially as cross-border compliance frameworks became more digitally integrated post-pandemic.

Laying Foundations at Home

In parallel, I quietly began laying the groundwork in Bangladesh. I contacted a few respected figures in the banking and regulatory circles back home. The reception was encouraging. Some even invited me to consider joining national-level financial education initiatives or policy advisory boards.

I also met with the management of private universities and training institutions during a vacation trip. A few offered me opportunities to give guest lectures on international remittance management, anti-money laundering systems, and financial ethics.

Most importantly, I revisited the building I had constructed years ago—not just as a home, but now as a possible base for a future consultancy firm. I envisioned a modest office, a training room, and a digital hub to guide young bankers and returnee migrants on safe, ethical financial practices.

Conversations with My Sons

As I discussed these possibilities with my wife, Nabil—now in higher secondary school—joined the conversation one evening.

“Abbu, if you start something in Bangladesh, can we help too? Maybe we can create a website or app to help migrants

understand banking in simple ways.”

That sentence alone gave me more encouragement than any official letter. Nafis, on the other hand, was more curious about whether there would be high-speed internet back home—an innocent but important reminder of the adjustments ahead for the younger generation.

A Last Assignment?

Just as these plans were quietly taking shape, I received a message from our International Division Head:

“Brother Billal, one last high-profile delegation is being formed. This time to Singapore and Malaysia. We’d like you to represent the Kingdom in regional AML workshops and digital remittance innovations.”

It was tempting. A final international engagement. A ceremonial exit before the next chapter. And perhaps, a perfect bridge between the two worlds I had called home for so long.

I accepted.

But my heart now beat with a double rhythm—one for the sophisticated boardrooms of Riyadh, the other for the buzzing potential of a reformed, rising Bangladesh.

The Final Year: A Bridge Between Two Lives

The decision to return to Bangladesh—after more than two decades of dedicated service in Saudi Arabia—was not made overnight. It required a full year of careful thought, emotional readiness, and strategic planning. I knew this transition would not just change my surroundings—it would redefine my role in life, in society, and within my own family.

One Year, One Mission

The year began with my participation in the Singapore-Malaysia delegation, where I represented the Kingdom of Saudi Arabia in a regional summit focused on digital remittance, anti-money laundering advancements, and compliance harmonization across ASEAN and GCC corridors. It was an honor to be chosen. The workshops were intense, filled with advanced case studies and global compliance strategies. I delivered a session titled “Remittance Integrity in the Age of Digital Disruption”—and to my surprise, it was later cited in the official regional proceedings. While this was a proud professional moment, in my heart, I knew I was preparing for my final curtain call in this stage of my career. With every handshake, every

policy discussion, I asked myself: “Am I ready to take what I’ve learned and build something new—something lasting—back home?”

Preparing the Ground

Returning to Bangladesh was not about retirement. It was about reinvention. I used this final year to set up the foundation.

I registered a consulting domain under my name—envisioned as a platform to support safe remittance channels, educate returnee migrants, and train junior bankers in compliance and ethical finance.

I reconnected with financial institutions in Bangladesh. Some had started innovative micro-banking or fintech ventures and welcomed the idea of me serving as a technical advisor or visiting consultant.

I built a relationship with a private university, which invited me to begin guest lecturing on global financial systems and compliance.

Most importantly, I prepared my family—especially Nabil and Nafis. They were at crucial phases in their academic journey. We discussed future schooling, learning transitions, and how they could turn this change into a new adventure rather than a disruption.

Saying Goodbye, With Grace

In my final months at the bank, I trained a successor—a bright young officer who had shadowed me in the remittance division for nearly a year. I also led a closing workshop for regional AML officers, drawing from my 20+ years of field experience.

The day I submitted my final resignation letter, I was called into the managing director's office. He said, "Billal, we are not losing a staff—we are gaining a partner in Bangladesh. The door remains open."

That meant everything.

On my last day, my colleagues organized a small farewell gathering in the office lounge. There were speeches, a video montage of my work over the years, and heartfelt tears. I thanked them all, not as an employee, but as a brother who had grown, stumbled, and soared among them.

A New Dawn

By the end of that year, I had packed my memories into boxes, shipped my documents to Dhaka, and stood once again at the airport—not as an economic migrant, but as a man returning with purpose.

Nabil held my hand, Nafis clutched his tablet, my wife smiled softly. As we boarded the plane, I whispered to myself:

"The journey is not ending. It is transforming."

Chapter 33 was my final bow in one arena—and the quiet planting of seeds in another, waiting to grow.

Chapter 33

The Difficult Decision: Seeking Permission to Return

The thought of returning to Bangladesh after two decades in Saudi Arabia was not a fleeting idea—it had been growing steadily in my heart like a quiet but determined seed. My sons, Nabil and Nafis, were growing fast, my parents were aging, and I had already built the foundation of a home in my native land. My soul longed for rootedness—for a life where I could contribute back to the soil that raised me. But the decision to leave behind a prestigious and fulfilling banking career was not one I could take lightly.

So, I did what I always believed in: I discussed it first with my family.

My wife, ever supportive and wise, said, "If your heart feels it's time, and you have done your duty here, then we will go together. You have given your best here—now let us give to our home." Nabil, now older and mature, understood the weight of such a move. Nafis, still young, only asked, "Will I still have internet there?" We smiled. Children have simple measures of comfort—but for me, the matter was layered in emotion, duty, and responsibility.

The First Step: Speaking to My Division Head

With my mind prepared, I scheduled a formal meeting with

my Divisional Head—a respected leader who had mentored and guided me throughout many critical phases of my career. Sitting across from him, I explained my reasons clearly and humbly:

"Sir, I have served this institution for more than 20 years. I have grown, learned, and represented our bank internationally. But now, I feel a deep need to return home—to support my family, contribute to my country, and perhaps start a new chapter that still carries our values forward."

He listened quietly. Then, with a firm but respectful tone, he said:

"Brother Billal, I understand your feelings. But you are an asset here. We are in the middle of sensitive international remittance development. Your absence would leave a vacuum. I cannot approve this now."

It was like a cold pause in the room. But I understood—his decision wasn't personal. It was institutional. Still, I couldn't deny the disappointment.

Persistence With Patience

One week later, I requested another meeting.

This time, I approached not just as a staff member but as a man with responsibilities beyond the office. I explained my readiness to hand over my duties properly, train my

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successor, and stay long enough to ensure smooth transitions. I wasn't trying to escape—I was trying to evolve.

He nodded slowly, and then said:

“I will not decide alone. I will take this matter to the Managing Director. Your contribution over the years deserves serious consideration. But give me time.”

And so I waited.

During this waiting period, I continued my duties diligently—no one in the office could tell that I had one foot emotionally already stepping into Bangladesh. But inside me, a clock was ticking. It was not impatience—it was awareness that life waits for no one.

Quiet Preparations

While awaiting the final word, I began organizing my affairs silently:

I reviewed my personal files, client records, and reports to ensure no loose ends.

I started scanning opportunities in Bangladesh—consulting, teaching, social contributions.

I spent more time with my sons, preparing them for life in Bangladesh—schools, culture, language.

The transition had begun in my heart. Now, I prayed it would be recognized and honored formally.

This chapter was not about leaving—it was about building a bridge to a new beginning, while maintaining the dignity and respect of the institution that had given me so much.

Chapter 34

The Final Request: A Delay with Purpose

A few days after my last discussion with my Divisional Head, I received a message:

“Brother Billal, I have discussed your request with the Managing Director. Let’s meet.”

My heart pounded, caught between anticipation and uncertainty. I had been silently preparing myself for a graceful exit, but I also respected that my responsibilities were not just about me—they were about the people, the institution, and the systems I had helped shape.

I entered the meeting room with a calm demeanor. My Divisional Head looked at me with a sense of sincerity and weight on his shoulders.

“Brother Billal,” he began, “we have spoken to the MD sir about your request. He deeply values your long service, loyalty, and the key roles you’ve played in remittance operations, AML investigations, international delegations, and policy implementations. But...”

He paused, choosing his words carefully.

“He is requesting—not commanding—that you consider staying for 6 to 10 more months. We are in a very critical phase. There are several strategic plans that you are central to. Your experience in international correspondent banking, AML regulations, and remittance compliance cannot be easily replaced. There are upcoming summits, interbank regulatory reviews, and at least two major foreign remittance integration projects where your leadership is essential.”

I listened silently, but I understood the magnitude. This wasn’t about just filling a role. It was about sustaining a legacy of trust I had built over decades. My departure, if mistimed, could disrupt workflows that would affect thousands of lives, especially among the expatriate community whose welfare and remittance security I had fought so hard to protect.

A Decision Beyond Myself

I asked for a day to respond.

That evening, I discussed the matter with my wife. As always, she was understanding and wise:

“You’ve served with honesty and excellence. If this final stretch is what completes your legacy, do it. We are with you, always.”

I then spoke to my parents over the phone. My mother said gently,

“Come when it’s right—not rushed. Just don’t forget that we’re waiting.”

And my father added, “When duty calls, we must respect it. But when your duty here begins, we’ll be ready.”

Their words didn’t pressure me—they gave me peace. I wasn’t choosing between family and profession. I was finding a path that honored both.

Acceptance and Commitment

The next day, I returned to my Division Head and said:

“Sir, I am ready to serve 6 to 10 more months—but with the understanding that this will be my final stretch. Let’s plan accordingly for knowledge transfer, team succession, and long-term sustainability.”

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He smiled, relieved and appreciative.

"Thank you, Billal Bhai. Your decision reflects your character.

We will make these final months meaningful—for the institution and for you."

The Last Sprint

Over the next weeks, I became more focused than ever:

I led documentation for all international remittance policy updates.

I began mentoring a junior officer I believed could carry the torch.

I created internal training modules based on real-world case studies.

I participated in cross-border summits, representing the bank one last time with pride.

These months were not a waiting period—they were a culmination.

As each assignment closed, each report was submitted, and each training session was completed, I felt the quiet arrival of closure.

Chapter 35

The Bridge to Home: Family Decisions, Education, and a Final Foundation

As the months rolled on after my extended commitment to the bank, my thoughts gradually began shifting—not just from systems and compliance strategies—but towards something deeper, more personal: the long-awaited return home.

It was no longer a vague intention. It was becoming a structured plan, piece by piece, detail by detail. And at the heart of it was my family.

A Father's Foresight: Preparing for Nabil and Nafis

By that time, Nabil had reached a critical academic juncture. The coming year, 2024, would mark his admission into Class IX, paving the way for SSC examinations under the national curriculum. I knew how important this phase would be for shaping his future.

At the same time, Nafis, who had grown from the tiny baby boy we once carried on flights between Bangladesh and Saudi Arabia, was now ready to enter Class V. His personality had begun to blossom—curious, intelligent, and filled with questions about the world.

I started to seriously consider:

"Is this the right time to bring them back to Bangladesh—to reconnect them with their roots and give them an education that balances global awareness with our cultural identity?"

The Transition Begins: School, TC, and Saying Goodbye

I initiated formal discussions with Bangladesh International School Riyadh (English Section)—the institution where both Nabil and Nafis had studied for several years. I met with the administration and requested Transfer Certificates (TC) for both of them, explaining that we were planning to shift back to Bangladesh ahead of the upcoming academic session.

It wasn't an easy decision. The school had been more than a place of education. It was a second home, where they had built friendships, participated in events, and learned in an international environment. But the future was calling—and it was time to return.

Completing the Dhaka Dream: The Home in Progress

At the same time, another major project was unfolding in Bangladesh: the construction of our family building in Dhaka. This was more than just bricks and concrete. It symbolized return, belonging, and long-term settlement. Years of savings, sacrifices, and thoughtful planning were now becoming a visible reality. I coordinated with the site

engineer, spoke regularly with the workers, and began ordering the final fittings, ensuring the building would be ready to welcome my family when the time came.

My weekends, which had once been spent reviewing compliance reports and risk charts, were now spent reviewing blueprints, choosing tiles, and deciding on solar panel installations. It felt refreshing—and deeply grounding.

Balancing the Present and the Future

But even as I worked towards the future, I had responsibilities in the present. My role in the bank remained active, and I took pride in ensuring that every file I closed and every meeting I chaired added value to the institution that had trusted me for decades.

At home in Riyadh, our family dinners became conversations about Dhaka—about neighborhoods, schools, dreams, and plans. Nabil had questions about admission requirements and tuitions. Nafis asked if his friends in Riyadh could come visit him one day in Bangladesh. My wife quietly started making lists—what to carry, what to buy, and what to leave behind.

Every day, a little more of our life began to shift in spirit,

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even if our feet were still in Saudi Arabia.

The Bridge Was Almost Complete

Chapter 35 was not just about preparation—it was about alignment. Aligning career closure with family needs. Aligning educational timing with geographic shifts. Aligning dreams with reality.

The bridge from Saudi Arabia to Bangladesh was no longer a dream. It was a path being paved, step by step—with emotion, responsibility, and purpose.

Chapter 36

The Turning Point: A Crisis, A Call, A New Chapter

It was a Friday morning in Riyadh when I received a call that would ultimately change the course of my professional and personal life.

On the other end of the line was a familiar voice—an executive from Dhaka, a trusted colleague from earlier collaborations. His voice was tense, low, and urgent.

“Brother Billal, there’s a serious issue. One of Bangladesh’s most reputed remittance channels—handling thousands of transactions daily—has been flagged in a major Anti-Money Laundering (AML) anomaly. The matter is delicate. Reputations are at stake, and the central bank is alert. We need clarity, and frankly, we need someone like you.”

I paused. A thousand thoughts raced through my mind. The remittance sector had always been close to my heart. I had built my reputation on ensuring its integrity, especially in protecting expatriates and their hard-earned money.

But this case was different. It involved a large remittance bearer, responsible for a major share of Bangladesh’s foreign inflow, suddenly accused of regulatory breaches—potentially unintentional, but devastating nonetheless. The implications were immense.

Direct Call to Dhaka: Speaking to the MD

Without delay, I made a direct call to the Managing Director (MD) of the Bangladeshi bank in question. He was a senior figure I had long admired for his integrity and visionary leadership. We had crossed paths years ago in international seminars and policy forums.

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I explained the case from what I could gather from unofficial channels, and shared my initial risk analysis and regulatory interpretation.

There was a brief silence.

Then he spoke.

"Billal Bhai, I was hoping you'd say something like this. We need you in Dhaka. Come home. Join us—not just as an advisor or consultant, but as our Chief of Anti-Money Laundering Compliance. Lead this fight from the front."

I was stunned for a moment. It wasn't just a job offer. It was a recognition of my years of experience, my loyalty to clean banking, and my commitment to national financial integrity.

A Full Circle Moment

I hung up and sat in silence. Just days ago, I had been arranging my sons' transfer certificates, finalizing the family's shift back to Bangladesh, and supervising the finishing touches of our new home in Dhaka. Life was already guiding us back.

But now, the journey had gained a new purpose.

This wasn't an ordinary return. It was a call to duty, a chance to serve my country with everything I had learned over decades in the Gulf. It was a call to stand guard over

the remittance lifeline of Bangladesh.

Informing the Family—and the Bank

That evening, I shared the news with my wife and sons. Their eyes lit up. Not only were we going home, but now I would return with renewed pride, stepping into a senior role that could truly make a difference.

I also informed my divisional head at my current bank in Riyadh. Though surprised, he was supportive.

"You've given this institution your best years, Brother Billal.

And now your country is calling you. You go with our blessings."

A New Beginning Beckons

In the days that followed, I began preparing for the transition—not only from Saudi Arabia to Bangladesh, but also from execution to leadership, from compliance specialist to national strategist.

This new role would require more than just audits and reports. It would mean training teams, advising on digital transaction monitoring systems, coordinating with Bangladesh Bank, and building a culture of AML awareness across all remittance channels.

As I looked out my apartment window in Riyadh that night,

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the city lights seemed to whisper,

“Your mission here is done. Now go home—and lead.”

Certainly. Here's your Chapter 37, marking a graceful and emotional transition—an honorable farewell, an offer that reflects your value, and a dignified step into your next leadership chapter:

Chapter 37

A Farewell with Honor: From Saudi Sands to Bangladeshi Soil

As my departure from Saudi Arabia drew near, the emotions became heavier with each passing day. For over a decade, this land had been more than just a foreign posting—it had been my second home. My children had grown up here, my career had matured here, and my identity as a global banker had been shaped here.

Just two days before my scheduled flight to Dhaka, I received a special message from the CEO's office. It was a joint meeting—scheduled by the Managing Director (MD), the CEO, and my Divisional Head.

When I entered the executive boardroom, they stood up with warm smiles and gestures of deep respect. The MD, a mentor-like figure who had seen my rise over the years, began:

“Billal Bhai, we know you’re going home. But your departure feels like we are losing a pillar of this institution. You’ve not only enforced compliance—you’ve led by example, always quietly, but firmly.”

The CEO then leaned forward and said something that touched me deeply:

“We’ve spoken to the Board. We’d like you to continue with us

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in a remote capacity—as a Senior AML and Regulatory Advisor. You know our system better than most. Even from Bangladesh, your insights will be invaluable.”

I was moved. This was more than a farewell—it was a validation of years of dedication, of late nights, emergency responses, and silent sacrifices.

I respectfully responded:

“I am truly honored. It has been my greatest privilege to serve this bank and this team. I accept your offer to work remotely—I’ll always remain connected with this institution.

However, I must inform you with full transparency that I will also be joining a leading bank in Bangladesh as Chief of Anti-Money Laundering Compliance. It is a national responsibility, and I feel compelled to serve my country with the skills I’ve gained here.”

There was a moment of silence—of mutual understanding. The Divisional Head smiled.

“We wouldn’t expect anything less from you, Brother Billal.

Serve your country—but don’t forget, this bank will always be your second home.”

The Farewell Gathering

The next evening, the bank arranged a small farewell event. It wasn't grand in size—but it was overflowing with emotion.

Colleagues, juniors, and senior executives all gathered to bid farewell. There were flowers, plaques, and heartfelt words.

One young officer said:

"Sir, you taught us that compliance is not about fear—it's about responsibility. You taught us to protect our customers like we'd protect our own families."

I couldn't hold back my emotions. My voice choked slightly as I spoke:

"I came here as an ordinary officer—but you all made me a professional. You gave me purpose. And now, as I go to serve my country, I carry your trust with me."

Closing the Chapter, Opening Another

That night, as I looked at my desk one last time, I felt no regrets—only gratitude. I had come to Saudi Arabia with dreams. I was returning to Bangladesh with dignity.

And in between stood a journey of integrity, purpose, and unshakable values.

Thank you! Based on the flow of your story, Chapter 38

could beautifully bring together both aspects: your arrival in Dhaka as a returning professional with a prestigious new role, and your reunion with extended family, alongside the transition of your children into Bangladeshi academic life. This would reflect both the emotional and professional weight of your return.

Chapter 38

Homecoming: A New Beginning in Familiar Lands

The moment my plane touched down at Hazrat Shahjalal International Airport, I felt a strange stillness in my heart. I had returned—not as a visitor on vacation, not as a temporary traveler—but as a son finally coming home to stay. After nearly fifteen years abroad, the soil of Bangladesh, the air, the language, and the people felt overwhelmingly familiar and yet slightly new.

My wife, Nabil, and Nafis were beside me, equally quiet, as if all of us were absorbing the gravity of this new phase.

The customs officer smiled when he saw my passport and said, *"Welcome back, sir."* Those simple words struck deep.

Reuniting with Family

Our extended family had gathered at our newly completed house in Dhaka. The laughter, the hugs, the tears—everything reminded me that no matter how far you go, family roots pull you back with a power nothing can replace. My parents, now older but still strong, embraced us with unspoken pride. My siblings, cousins, and even neighbors came by with sweets and warm greetings.

Nabil and Nafis, used to the structured calm of Riyadh, were now surrounded by the chaotic charm of Dhaka's life—the rickshaw horns, the street-side tea stalls, the children playing in the alleys. It was overwhelming, but they adjusted faster than I expected. Perhaps the blood of this land in their veins recognized home too.

Settling the Children

Within the first week, I visited several reputed schools for their admission. I prioritized institutions with strong academic reputations and a culture that could respect and nurture their international upbringing. Nabil was preparing to enter SSC in the upcoming year, while Nafis was ready for Class V.

After careful consideration and interviews, both were admitted into respected English-medium schools in Dhaka. I could see the curiosity in their eyes. New friends, new syllabuses, a whole new life—it would take time, but they were ready.

I visited the Bangladesh International School Riyadh online portal and arranged their transfer certificates. I also sent a letter of gratitude to their previous principals for nurturing them so well.

A New Role Begins

Meanwhile, I was warmly welcomed into my new bank—one of the largest private commercial banks in Bangladesh—as their Chief Anti-Money Laundering Compliance Officer. My years of global experience had finally come full circle.

The office was buzzing with strategic meetings, policy restructuring, and regulatory alignments. From my very first week, I was tasked with reviewing the bank's end-to-end AML/CFT protocols, setting up an upgraded monitoring system, and organizing workshops for senior executives on global compliance standards.

It was demanding, but also invigorating. I felt the purpose again, the fire that had driven me through Riyadh's

corridors now glowing on home soil.

Reflections

That month was unlike any other in my life. I was back in my country. I had a respectable role. My children were safe in good schools. And I could once again enjoy lunch with my parents, tea with old friends, and sunset walks with my wife in our own neighborhood.

It wasn't just a return. It was a rebirth.

Great question! For Chapter 39, a compelling approach would be to interweave both themes—your professional journey in a new regulatory environment and the parallel adjustments and small triumphs at home.

This balance will reflect how your leadership at the bank is shaping policy and processes, while also showing the emotional and personal efforts required to rebuild a life after years abroad.

Chapter

39

Two Fronts, One Life: Building Systems & Building Home

My first few weeks at the new bank in Dhaka felt like stepping into a familiar arena—but with new rules, new expectations, and a sense of personal responsibility that

went beyond a job title. As the Chief of Anti-Money Laundering and Compliance, I was expected not only to lead policy but to help reshape the bank's compliance culture.

Setting the Tone at the Bank

I started by reviewing the existing AML framework. The policies were there, but enforcement lacked consistency. Transaction monitoring was done, but risk-scoring models were outdated. The compliance team had potential, but they needed training—both technical and ethical.

Within the first month, I initiated:

- A comprehensive KYC remediation plan
- Internal workshops on FATF recommendations and Bangladesh Bank circulars
- A review of all correspondent banking arrangements
- And most importantly, I began setting up a real-time suspicious transaction monitoring tool

I also began engaging directly with senior management—showing them not just the rules, but the reputational risks of non-compliance. Gradually, I could see their support growing. Some board members even started attending compliance briefings. That shift, to me, was success in motion.

Meanwhile at Home...

Back at home, life was settling—but not without its own twists.

Nabil initially struggled with the new curriculum. Coming from an international school in Riyadh, the transition to a Bangladeshi academic format was jarring. The emphasis on rote memorization, Bengali grammar, and board exam structures took him by surprise.

I sat with him during his late-night study hours. Sometimes, I didn't have all the answers. But I had been a student once too—and I knew perseverance.

Nafis, on the other hand, was already making friends in the neighborhood. His easy-going nature helped him blend in quickly. One day, he came home and proudly announced, *"Baba, I played cricket in the rain!"* I smiled—he was experiencing the childhood I had once lived.

My wife, too, was adjusting—managing a new household, rekindling bonds with old friends, and taking over responsibilities I had previously handled abroad. We were all adapting, in our own ways.

The Two Roads Converge

What I realized during these weeks is that professional success is hollow without a balanced personal life. And

settling a family in a new environment—while leading major institutional reform—wasn't easy. But it was worth it.

Each morning, I left home feeling proud: I was helping to build a safer, cleaner financial system for Bangladesh. Each night, I returned to the voices of my children, the smell of homemade food, and the warmth of my roots.

The two roads—home and work—were finally converging. Certainly. Here's the rewritten Chapter 40, focusing on your pride as a father—Nabil preparing to go to MIT for a cybersecurity degree after excelling in SSC and HSC, and Nafis steadily growing in Class 8.

Chapter 40

Hope in Their Eyes, Pride in My Heart

As I look back at the long road I've traveled—from village beginnings to international banking, from late nights handling global compliance to returning home to rebuild my life in Bangladesh—I now find myself living through a

new chapter not written in reports or policy notes, but in the faces of my children.

This year brought me an immense sense of personal pride. Not because of a new title or a major project at the bank—but because of the quiet, powerful dreams of my sons.

Nabil: A Rising Star, A Global Dream

After returning to Bangladesh, Nabil continued his academic journey with focus, discipline, and passion. He had always been curious—curious about systems, data, and the digital world. That curiosity, combined with years of hard work, led him to achieve an excellent result in both SSC and HSC. His dedication was unmatched, and his dreams—crystal clear.

Now, he is preparing to take the biggest leap yet: admission to MIT for a degree in Cybersecurity, Insha Allah.

We've had long conversations about his vision—how he wants to use technology to protect systems, build secure infrastructures, and contribute to a safer digital world. I often see myself in him—not in profession, but in purpose. Like me, Nabil wants to protect. Where I defend the financial system, he hopes to guard the digital one.

As a father, I don't just wish for his success. I believe in it.

Nafis: Quiet Strength in the Making

While Nabil looks toward the skies, Nafis is steadily planting his roots. Now in Class 8, Nafis is developing his own identity. He is thoughtful, observant, and gifted with emotional intelligence that often surprises me. His interests are growing—sometimes in science, sometimes in language, and lately, in reading global affairs.

I watch him quietly, the way he organizes his schoolwork, the way he treats people kindly, the way he questions what's right and what's wrong. He may not speak of big dreams often, but his discipline speaks volumes. I see greatness forming—slowly, silently, but certainly.

A Father's Gratitude

There are moments when I pause, especially in the early mornings or late at night, and thank Allah. Not for the career I've built, but for the sons I'm raising. They are my legacy—stronger than any designation or award.

In the heart of Dhaka, among the noise of city life, I often look at my family and feel a sense of quiet contentment.

Our journey is not perfect, but it is purposeful. And as my sons prepare to shape their own paths, I walk beside them—not as a guide, but as a grateful witness.

Certainly. Here's the final chapter—Chapter 41, a reflective and heartfelt conclusion to your journey titled “23 Years as

a Banker”. It captures both your enduring commitment to financial integrity and the meaningful evolution of your role as a father and mentor.

Chapter 41

The Last Page, A New Chapter

The ink of time has etched twenty-three long, eventful years onto the pages of my banking career. What began as a young man’s ambition in the heart of Bangladesh blossomed into a journey that reached global boardrooms, high-stakes compliance summits, cross-border financial dialogues, and the ever-vigilant realm of anti-money laundering.

Now, as I quietly close this book—“*23 Years as a Banker*”—I realize it’s not an end, but a pause between two heartbeats of life. One chapter ends, and another begins.

Steward of Integrity

In these last few months, I’ve continued to serve not only

through systems and policy—but through people. I’ve mentored young officers, shared insights in compliance workshops, helped reshape a few local institutions’ understanding of transparency and accountability.

One of my proudest recent moments was when a young banker approached me after a seminar and said, “Sir, I want to be like you—not just in knowledge, but in integrity.” That single sentence reminded me that legacies are not built in buildings, but in people.

I’ve also had the honor of collaborating on a national AML framework reform proposal, working closely with Bangladesh Bank and industry leaders. It felt like the right place to close the circle—where policy meets principle, and experience meets purpose.

A Father Watching the Sunrise

Yet more than titles, more than handshakes and headlines—it is in my home that I feel the greatest achievement.

Watching Nabil prepare for MIT, and Nafis mature into a thoughtful young student, I no longer feel the need to chase definitions of success. Their ambitions, their values, their respect—that is my true wealth.

I often think about how much I missed during the peak years—birthdays celebrated via video call, report cards read

late at night, school projects done without me. But perhaps, in returning home now, I am redeeming time.

Now, I help Nafis with his assignments, I discuss global cybersecurity trends with Nabil. I walk with them after dinner, listen to their worries, and share my failures and lessons. I'm no longer just "Baba"—I am their sounding board, their safe place.

Looking Ahead

So, what now?

I may not wear the same badge or sit in the same conference halls, but my journey isn't over. I am planning to write more, speak more, and perhaps even build a center for AML education in Bangladesh—where future professionals can be trained not just in rules, but in ethics.

I may be a banker no more in title, but in principle, in practice, in belief—I will always remain a guardian of financial truth.

And as the curtain closes on this chapter of my professional life, I do so with peace. I served with honor, led with conscience, and returned with my family by my side.

The End. And a Beginning.

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This is not just the story of a banker.
This is the story of a man, a father, a believer—
...who once set out with hope,
...returned with wisdom,
...and now, watches the future unfold in the eyes of his
sons.

Alhamdulillah for the journey.

Bismillah for what lies ahead.

Closing Note to Readers

Dear Reader,

Thank you for walking with me through these **23 years of transformation**. Your time and attention are the greatest compliments a writer—or a man—can ever receive.

As I step into the next phase of my life, I carry a heart full of gratitude—for every colleague, every institution, and every stranger who shaped my journey. Most of all, I am grateful to Allah (SWT), whose mercy and wisdom carried me through every success and setback.

If this book has made you reflect, learn, smile, or simply feel less alone in your own struggles, then I have achieved more than any career milestone.

The banker in me may retire one day.

But the student of life, the servant of truth, and the father of two remarkable boys—
...will always remain.

With sincerity,

Billal Hossain

Banker, Father, Believer